

|     | MUTB T1-1  | MUTB T1-2                        | MUTB B3AT1-1   | MUTB B3AT1-3   |
|-----|--|----------------------------------|--|--|
| 1   | Issuer   | Mitsubishi UFJ Trust and Banking | The Master Trust Bank of Japan, etc.                               | Mitsubishi UFJ Trust and Banking   |
| 2   | Unique identifier (ISIN)   | —                                | —  | —  |
| 3   | Governing law(s) of the instrument   | Japan Law                        | Japan Law, etc.  | Japan Law  |
| 3a  | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)                         |                                  |  |  |
|     | Regulatory treatment   |                                  |  |  |
| 4   | Transitional Basel III rules by 2022/3/30  | Common equity Tier1 capital      | Common equity Tier1 capital  | Additional Tier 1 capital  |
| 5   | Post-transitional Basel III rules from 2022/3/31   | Common equity Tier1 capital      | Common equity Tier1 capital  | Additional Tier 1 capital  |
| 6   | Eligible at solo/group/group and solo  | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Financial Group<br>Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking   |
| 7   | Instrument type  | Common stock                     | Common stock   | Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group                     |
| 8   | Amount recognised in regulatory capital  |                                  |  |  |
|     | Consolidated   | JPY 1,964.6 billion              | JPY 3.4 billion  | JPY 50.0 billion   |
|     | Non-consolidated   | JPY 1,851.1 billion              | —  | JPY 50.0 billion   |
| 9   | Par value of instrument  | —                                | —  | JPY 50.0 billion   |
| 10  | Accounting classification  |                                  |  |  |
|     | Consolidated   | Shareholders' equity             | Non-controlling interest in consolidated subsidiary                | Liability - amortised cost   |
|     | Non-consolidated   | Shareholders' equity             | —  | Liability - amortised cost   |
| 11  | Original date of issuance  | —                                | —  | 2016/3/3   |
| 12  | Perpetual or dated   | Perpetual                        | Perpetual  | Perpetual  |
| 13  | Original maturity date   | —                                | —  | No maturity  |
| 14  | Issuer call subject to prior supervisory approval  | No                               | No   | Yes  |
| 15  | Optional call date and redemption amount   | —                                | —  | 2026/7/15 at per   |
|     | Contingent call dates and redemption amount  | —                                | —  | Tax event or Regulatory event at per   |
| 16  | Subsequent call dates, if applicable   | —                                | —  | Each interest payment date after the first call date   |
|     | Coupons / dividends  |                                  |  |  |
| 17  | Fixed or floating dividend/coupon  | —                                | —  | Fixed to floating  |
| 18  | Coupon rate and any related index  | —                                | —  | *  |
| 19  | Existence of a dividend stopper  | No                               | No   | Yes  |
| 20  | Fully discretionary, partially discretionary or mandatory  | Fully discretionary              | Fully discretionary  | Fully discretionary  |
| 21  | Existence of step-up or other incentive to redeem  | No                               | No   | No   |
| 22  | Non-cumulative or cumulative   | Non-cumulative                   | Non-cumulative   | Non-cumulative   |
| 23  | Convertible or non-convertible   | Non-convertible                  | Non-convertible  | Non-convertible  |
| 24  | If convertible, conversion trigger(s)  | —                                | —  | —  |
| 25  | If convertible, fully or partially   | —                                | —  | —  |
| 26  | If convertible, conversion rate  | —                                | —  | —  |
| 27  | If convertible, mandatory or optional conversion   | —                                | —  | —  |
| 28  | If convertible, specify instrument type convertible into   | —                                | —  | —  |
| 29  | If convertible, specify issuer of instrument it converts into  | —                                | —  | —  |
| 30  | Writedown feature  | No                               | No   | Yes  |
| 31  | If writedown, writedown trigger(s)   | —                                | —  | Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. |
| 32  | If writedown, full or partial  | —                                | —  | Full or Partial  |
| 33  | If writedown, permanent or temporary   | —                                | —  | Temporary or Permanent   |
| 34  | If temporary write-own, description of writeup mechanism   | —                                | —  | Amount agreed with JFSA and other Regulatory authorities                                     |
| 34a | Type of subordination  | —                                | —  | Contractual  |
| 35  | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) | Perpetual subordinated           | Subordinated   | Subordinated   |
| 36  | Non-compliant transitioned features  | No                               | No   | No   |
| 37  | If yes, specify non-compliant features   | —                                | —  | —  |

|     | MUTB B3AT1-4   | MUTB B3AT1-5   | MUTB B3AT1-6   | MUTB B3AT1-7   |
|-----|--|--|--|--|
| 1   | Issuer   | Mitsubishi UFJ Trust and Banking   | Mitsubishi UFJ Trust and Banking   | Mitsubishi UFJ Trust and Banking   |
| 2   | Unique identifier (ISIN)   | —  | —  | —  |
| 3   | Governing law(s) of the instrument   | 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  |
| 5   | Post-transitional Basel III rules from 2022/3/31   | Additional Tier 1 capital  | Additional Tier 1 capital  | Additional Tier 1 capital  |
| 6   | Eligible at solo/group/group and solo  | Mitsubishi UFJ Trust and Banking   | Mitsubishi UFJ Trust and Banking   | Mitsubishi UFJ Trust and Banking   |
| 7   | Instrument type  | Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group                     | Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group                     | Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group                     |
| 8   | Amount recognised in regulatory capital  |  |  |  |
|     | Consolidated   | JPY 21.0 billion   | JPY 19.0 billion   | JPY 7.0 billion  |
|     | Non-consolidated   | JPY 21.0 billion   | JPY 19.0 billion   | JPY 7.0 billion  |
| 9   | Par value of instrument  | JPY 21.0 billion   | JPY 19.0 billion   | JPY 7.0 billion  |
| 10  | Accounting classification  |  |  |  |
|     | Consolidated   | Liability - amortised cost   | Liability - amortised cost   | Liability - amortised cost   |
|     | Non-consolidated   | Liability - amortised cost   | Liability - amortised cost   | Liability - amortised cost   |
| 11  | Original date of issuance  | 2017/10/23   | 2017/10/23   | 2018/12/18   |
| 12  | Perpetual or dated   | Perpetual  | Perpetual  | Perpetual  |
| 13  | Original maturity date   | No maturity  | No maturity  | No maturity  |
| 14  | Issuer call subject to prior supervisory approval  | Yes  | Yes  | Yes  |
| 15  | Optional call date and redemption amount   | 2023/1/15 at per   | 2028/7/15 at per   | 2024/1/15 at per   |
|     | Contingent call dates and redemption amount  | Tax event or Regulatory event at per   | Tax event or Regulatory event at per   | Tax event or Regulatory event at per   |
| 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  |
| 18  | Coupon rate and any related index  | *  | *  | *  |
| 19  | Existence of a dividend stopper  | Yes  | Yes  | Yes  |
| 20  | Fully discretionary, partially discretionary or mandatory  | Fully discretionary  | Fully discretionary  | Fully discretionary  |
| 21  | Existence of step-up or other incentive to redeem  | No   | No   | No   |
| 22  | Non-cumulative or cumulative   | Non-cumulative   | Non-cumulative   | Non-cumulative   |
| 23  | Convertible or 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  |
| 31  | If writedown, writedown trigger(s)   | Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. | Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. | Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. |
| 32  | If writedown, full or partial  | Full or Partial  | Full or Partial  | Full or Partial  |
| 33  | If writedown, permanent or temporary   | Temporary or Permanent   | Temporary 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                                     |
| 34a | Type of subordination  | Contractual  | Contractual  | Contractual  |
| 35  | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) | Subordinated   | Subordinated   | Subordinated   |
| 36  | Non-compliant transitioned features  | No   | No   | No   |
| 37  | If yes, specify non-compliant features   | —  | —  | —  |

|     | MUTB B3AT1-8   | MUTB B3AT1-9   | MUTB B3AT1-10  | MUTB B3AT1-11  |
|-----|--|--|--|--|
| 1   | Issuer   | Mitsubishi UFJ Trust and Banking   | Mitsubishi UFJ Trust and Banking   | Mitsubishi UFJ Trust and Banking   |
| 2   | Unique identifier (ISIN)   | —  | —  | —  |
| 3   | Governing law(s) of the instrument   | Japan Law  | Japan Law  | Japan Law  |
| 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  |
| 5   | Post-transitional Basel III rules from 2022/3/31   | Additional Tier 1 capital  | Additional Tier 1 capital  | Additional Tier 1 capital  |
| 6   | Eligible at solo/group/group and solo  | Mitsubishi UFJ Trust and Banking   | Mitsubishi UFJ Trust and Banking   | Mitsubishi UFJ Trust and Banking   |
| 7   | Instrument type  | Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group                     | Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group                     | Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group                     |
| 8   | Amount recognised in regulatory capital  |  |  |  |
|     | Consolidated   | JPY 17.0 billion   | JPY 11.0 billion   | JPY 3.5 billion  |
|     | Non-consolidated   | JPY 17.0 billion   | JPY 11.0 billion   | JPY 3.5 billion  |
| 9   | Par value of instrument  | JPY 17.0 billion   | JPY 11.0 billion   | JPY 3.5 billion  |
| 10  | Accounting classification  |  |  |  |
|     | Consolidated   | Liability - amortised cost   | Liability - amortised cost   | Liability - amortised cost   |
|     | Non-consolidated   | Liability - amortised cost   | Liability - amortised cost   | Liability - amortised cost   |
| 11  | Original date of issuance  | 2019/10/16   | 2019/10/16   | 2020/10/19   |
| 12  | Perpetual or dated   | Perpetual  | Perpetual  | Perpetual  |
| 13  | Original maturity date   | No maturity  | No maturity  | No maturity  |
| 14  | Issuer call subject to prior supervisory approval  | Yes  | Yes  | Yes  |
| 15  | Optional call date and redemption amount   | 2025/1/15 at per   | 2030/1/15 at per   | 2026/1/15 at per   |
|     | Contingent call dates and redemption amount  | Tax event or Regulatory event at per   | Tax event or Regulatory event at per   | Tax event or Regulatory event at per   |
| 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  |
| 18  | Coupon rate and any related index  | *  | *  | *  |
| 19  | Existence of a dividend stopper  | Yes  | Yes  | Yes  |
| 20  | Fully discretionary, partially discretionary or mandatory  | Fully discretionary  | Fully discretionary  | Fully discretionary  |
| 21  | Existence of step-up or other incentive to redeem  | No   | No   | No   |
| 22  | Non-cumulative or cumulative   | Non-cumulative   | Non-cumulative   | Non-cumulative   |
| 23  | Convertible or 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  |
| 31  | If writedown, writedown trigger(s)   | Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. | Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. | Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. |
| 32  | If writedown, full or partial  | Full or Partial  | Full or Partial  | Full or Partial  |
| 33  | If writedown, permanent or temporary   | Temporary or Permanent   | Temporary 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                                     |
| 34a | Type of subordination  | Contractual  | Contractual  | Contractual  |
| 35  | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) | Subordinated   | Subordinated   | Subordinated   |
| 36  | Non-compliant transitioned features  | No   | No   | No   |
| 37  | If yes, specify non-compliant features   | —  | —  | —  |

|     | MUTB B3AT1-12  | MUTB B3AT1-13  | MUTB B3AT1-14  | MUTB B3T2-3  |
|-----|--|--|--|--|
| 1   | Issuer   | Mitsubishi UFJ Trust and Banking   | Mitsubishi UFJ Trust and Banking   | Mitsubishi UFJ Trust and Banking   |
| 2   | Unique identifier (ISIN)   | —  | —  | —  |
| 3   | Governing law(s) of the instrument   | 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  | Tier 2 capital   |
| 5   | Post-transitional Basel III rules from 2022/3/31   | Additional Tier 1 capital  | Additional Tier 1 capital  | Tier 2 capital   |
| 6   | Eligible at solo/group/group and solo  | Mitsubishi UFJ Trust and Banking   | Mitsubishi UFJ Trust and Banking   | Mitsubishi UFJ Trust and Banking   |
| 7   | Instrument type  | Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group                     | Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group                     | Subordinated Loan borrowed from Mitsubishi UFJ Financial Group                               |
| 8   | Amount recognised in regulatory capital  |  |  |  |
|     | Consolidated   | JPY 3.0 billion  | JPY 4.0 billion  | JPY 4.0 billion  |
|     | Non-consolidated   | JPY 3.0 billion  | JPY 4.0 billion  | JPY 4.0 billion  |
| 9   | Par value of instrument  | JPY 3.0 billion  | JPY 4.0 billion  | JPY 4.0 billion  |
| 10  | Accounting classification  |  |  |  |
|     | Consolidated   | Liability - amortised cost   | Liability - amortised cost   | Liability - amortised cost   |
|     | Non-consolidated   | Liability - amortised cost   | Liability - amortised cost   | Liability - amortised cost   |
| 11  | Original date of issuance  | 2021/10/15   | 2022/9/2   | 2022/9/2   |
| 12  | Perpetual or dated   | Perpetual  | Perpetual  | Perpetual  |
| 13  | Original maturity date   | No maturity  | No maturity  | No maturity  |
| 14  | Issuer call subject to prior supervisory approval  | Yes  | Yes  | Yes  |
| 15  | Optional call date and redemption amount   | 2032/1/15 at per   | 2028/1/15 at per   | 2033/1/15 at per   |
|     | Contingent call dates and redemption amount  | Tax event or Regulatory event at per   | Tax event or Regulatory event at per   | Tax event or Regulatory event at per   |
| 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  |
| 18  | Coupon rate and any related index  | *  | *  | *  |
| 19  | Existence of a dividend stopper  | Yes  | Yes  | Yes  |
| 20  | Fully discretionary, partially discretionary or mandatory  | Fully discretionary  | Fully discretionary  | Fully discretionary  |
| 21  | Existence of step-up or other incentive to redeem  | No   | No   | No   |
| 22  | Non-cumulative or cumulative   | Non-cumulative   | Non-cumulative   | Non-cumulative   |
| 23  | Convertible or 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  |
| 31  | If writedown, writedown trigger(s)   | Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. | Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. | Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. |
| 32  | If writedown, full or partial  | Full or Partial  | Full or Partial  | Full or Partial  |
| 33  | If writedown, permanent or temporary   | Temporary or Permanent   | Temporary 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                                     |
| 34a | Type of subordination  | Contractual  | Contractual  | Contractual  |
| 35  | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) | Subordinated   | Subordinated   | Subordinated   |
| 36  | Non-compliant transitioned features  | No   | No   | No   |
| 37  | If yes, specify non-compliant features   | —  | —  | —  |

|     | MUTB B3T2-5  | MUTB B3T2-6  | MUTB B3T2-7  | MUTB B3T2-8  |
|-----|--|--|--|--|
| 1   | Issuer   | Mitsubishi UFJ Trust and Banking                               | Mitsubishi UFJ Trust and Banking                               | Mitsubishi UFJ Trust and Banking                               |
| 2   | Unique identifier (ISIN)   | —  | —  | —  |
| 3   | Governing law(s) of the instrument   | Japan Law  | Japan Law  | Japan Law  |
| 3a  | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)                         |  |  |  |
|     | Regulatory treatment   |  |  |  |
| 4   | Transitional Basel III rules by 2022/3/30  | Tier 2 capital   | Tier 2 capital   | Tier 2 capital   |
| 5   | Post-transitional Basel III rules from 2022/3/31   | Tier 2 capital   | Tier 2 capital   | Tier 2 capital   |
| 6   | Eligible at solo/group/group and solo  | Mitsubishi UFJ Trust and Banking                               | Mitsubishi UFJ Trust and Banking                               | Mitsubishi UFJ Trust and Banking                               |
| 7   | Instrument type  | Subordinated Loan borrowed from Mitsubishi UFJ Financial Group | Subordinated Loan borrowed from Mitsubishi UFJ Financial Group | Subordinated Loan borrowed from Mitsubishi UFJ Financial Group |
| 8   | Amount recognised in regulatory capital  |  |  |  |
|     | Consolidated   | JPY 11.0 billion   | JPY 40.0 billion   | JPY 20.0 billion   |
|     | Non-consolidated   | JPY 11.0 billion   | JPY 40.0 billion   | JPY 12.0 billion   |
| 9   | Par value of instrument  | JPY 11.0 billion   | JPY 40.0 billion   | JPY 20.0 billion   |
| 10  | Accounting classification  |  |  |  |
|     | Consolidated   | Liability - amortised cost                                     | Liability - amortised cost                                     | Liability - amortised cost                                     |
|     | Non-consolidated   | Liability - amortised cost                                     | Liability - amortised cost                                     | Liability - amortised cost                                     |
| 11  | Original date of issuance  | 2017/9/15  | 2017/9/15  | 2018/6/11  |
| 12  | Perpetual or dated   | Dated  | Dated  | Dated  |
| 13  | Original maturity date   | 2028/1/12  | 2028/1/12  | 2028/6/9   |
| 14  | Issuer call subject to prior supervisory approval  | Yes  | Yes  | Yes  |
| 15  | Optional call date and redemption amount   | —  | 2023/1/12 at per   | —  |
|     | Contingent call dates and redemption amount  | Tax event or Regulatory event at per                           | Tax event or Regulatory event at per                           | Tax event or Regulatory event at per                           |
| 16  | Subsequent call dates, if applicable   | —  | —  | —  |
|     | Coupons / dividends  |  |  |  |
| 17  | Fixed or floating dividend/coupon  | Fixed  | Fixed  | Fixed to floating  |
| 18  | Coupon rate and any related index  | *  | *  | *  |
| 19  | Existence of a dividend stopper  | No   | No   | No   |
| 20  | Fully discretionary, partially discretionary or mandatory  | Mandatory  | Mandatory  | Mandatory  |
| 21  | Existence of step-up or other incentive to redeem  | No   | No   | No   |
| 22  | Non-cumulative or cumulative   | Non-cumulative   | Non-cumulative   | Non-cumulative   |
| 23  | Convertible or 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  |
| 31  | If writedown, writedown trigger(s)   | Non-viability event : Specified item 2 measures, etc.          | Non-viability event : Specified item 2 measures, etc.          | Non-viability event : Specified item 2 measures, etc.          |
| 32  | If writedown, full or partial  | Full   | Full   | Full   |
| 33  | If writedown, permanent or temporary   | Permanent  | Permanent  | Permanent  |
| 34  | If temporary write-own, description of writeup mechanism   | —  | —  | —  |
| 34a | Type of subordination  | Contractual  | Contractual  | Contractual  |
| 35  | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) | Other internal TLAC  | Other internal TLAC  | Other internal TLAC  |
| 36  | Non-compliant transitioned features  | No   | No   | No   |
| 37  | If yes, specify non-compliant features   | —  | —  | —  |

|     | MUTB B3T2-9  | MUTB B3T2-10   | MUTB B3T2-11   | MUTB B3T2-12   |
|-----|--|--|--|--|
| 1   | Issuer   | Mitsubishi UFJ Trust and Banking                               | Mitsubishi UFJ Trust and Banking                               | Mitsubishi UFJ Trust and Banking                               |
| 2   | Unique identifier (ISIN)   | —  | —  | —  |
| 3   | Governing law(s) of the instrument   | Japan Law  | Japan Law  | Japan Law  |
| 3a  | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)                         |  |  |  |
|     | Regulatory treatment   |  |  |  |
| 4   | Transitional Basel III rules by 2022/3/30  | Tier 2 capital   | Tier 2 capital   | Tier 2 capital   |
| 5   | Post-transitional Basel III rules from 2022/3/31   | Tier 2 capital   | Tier 2 capital   | Tier 2 capital   |
| 6   | Eligible at solo/group/group and solo  | Mitsubishi UFJ Trust and Banking                               | Mitsubishi UFJ Trust and Banking                               | Mitsubishi UFJ Trust and Banking                               |
| 7   | Instrument type  | Subordinated Loan borrowed from Mitsubishi UFJ Financial Group | Subordinated Loan borrowed from Mitsubishi UFJ Financial Group | Subordinated Loan borrowed from Mitsubishi UFJ Financial Group |
| 8   | Amount recognised in regulatory capital  |  |  |  |
|     | Consolidated   | JPY 4.0 billion  | JPY 15.0 billion   | JPY 2.5 billion  |
|     | Non-consolidated   | JPY 4.0 billion  | JPY 15.0 billion   | JPY 2.5 billion  |
| 9   | Par value of instrument  | JPY 4.0 billion  | JPY 15.0 billion   | JPY 2.5 billion  |
| 10  | Accounting classification  |  |  |  |
|     | Consolidated   | Liability - amortised cost                                     | Liability - amortised cost                                     | Liability - amortised cost                                     |
|     | Non-consolidated   | Liability - amortised cost                                     | Liability - amortised cost                                     | Liability - amortised cost                                     |
| 11  | Original date of issuance  | 2019/9/20  | 2019/9/20  | 2020/5/29  |
| 12  | Perpetual or dated   | Dated  | Dated  | Dated  |
| 13  | Original maturity date   | 2030/1/15  | 2030/1/15  | 2030/5/29  |
| 14  | Issuer call subject to prior supervisory approval  | Yes  | Yes  | Yes  |
| 15  | Optional call date and redemption amount   | —  | 2025/1/15 at per   | —  |
|     | Contingent call dates and redemption amount  | Tax event or Regulatory event at per                           | Tax event or Regulatory event at per                           | Tax event or Regulatory event at per                           |
| 16  | Subsequent call dates, if applicable   | —  | —  | —  |
|     | Coupons / dividends  |  |  |  |
| 17  | Fixed or floating dividend/coupon  | Fixed  | Fixed  | Fixed  |
| 18  | Coupon rate and any related index  | *  | *  | *  |
| 19  | Existence of a dividend stopper  | No   | No   | No   |
| 20  | Fully discretionary, partially discretionary or mandatory  | Mandatory  | Mandatory  | Mandatory  |
| 21  | Existence of step-up or other incentive to redeem  | No   | No   | No   |
| 22  | Non-cumulative or cumulative   | Non-cumulative   | Non-cumulative   | Non-cumulative   |
| 23  | Convertible or 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  |
| 31  | If writedown, writedown trigger(s)   | Non-viability event : Specified item 2 measures, etc.          | Non-viability event : Specified item 2 measures, etc.          | Non-viability event : Specified item 2 measures, etc.          |
| 32  | If writedown, full or partial  | Full   | Full   | Full   |
| 33  | If writedown, permanent or temporary   | Permanent  | Permanent  | Permanent  |
| 34  | If temporary write-own, description of writeup mechanism   | —  | —  | —  |
| 34a | Type of subordination  | Contractual  | Contractual  | Contractual  |
| 35  | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) | Other internal TLAC  | Other internal TLAC  | Other internal TLAC  |
| 36  | Non-compliant transitioned features  | No   | No   | No   |
| 37  | If yes, specify non-compliant features   | —  | —  | —  |

|     | MUTB B3T2-13   | MUTB B3T2-14   | MUTB B3T2-15   | MUTB B3T2-16   |
|-----|--|--|--|--|
| 1   | Issuer   | Mitsubishi UFJ Trust and Banking                               | Mitsubishi UFJ Trust and Banking                               | Mitsubishi UFJ Trust and Banking                               |
| 2   | Unique identifier (ISIN)   | —  | —  | —  |
| 3   | Governing law(s) of the instrument   | Japan Law  | Japan Law  | Japan Law  |
| 3a  | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)                         |  |  |  |
|     | Regulatory treatment   |  |  |  |
| 4   | Transitional Basel III rules by 2022/3/30  | Tier 2 capital   | Tier 2 capital   | Tier 2 capital   |
| 5   | Post-transitional Basel III rules from 2022/3/31   | Tier 2 capital   | Tier 2 capital   | Tier 2 capital   |
| 6   | Eligible at solo/group/group and solo  | Mitsubishi UFJ Trust and Banking                               | Mitsubishi UFJ Trust and Banking                               | Mitsubishi UFJ Trust and Banking                               |
| 7   | Instrument type  | Subordinated Loan borrowed from Mitsubishi UFJ Financial Group | Subordinated Loan borrowed from Mitsubishi UFJ Financial Group | Subordinated Loan borrowed from Mitsubishi UFJ Financial Group |
| 8   | Amount recognised in regulatory capital  |  |  |  |
|     | Consolidated   | JPY 2.0 billion  | JPY 10.0 billion   | JPY 32.0 billion   |
|     | Non-consolidated   | JPY 2.0 billion  | JPY 10.0 billion   | JPY 32.0 billion   |
| 9   | Par value of instrument  | JPY 2.0 billion  | JPY 10.0 billion   | JPY 32.0 billion   |
| 10  | Accounting classification  |  |  |  |
|     | Consolidated   | Liability - amortised cost                                     | Liability - amortised cost                                     | Liability - amortised cost                                     |
|     | Non-consolidated   | Liability - amortised cost                                     | Liability - amortised cost                                     | Liability - amortised cost                                     |
| 11  | Original date of issuance  | 2021/6/1   | 2021/7/30  | 2022/7/29  |
| 12  | Perpetual or dated   | Dated  | Dated  | Dated  |
| 13  | Original maturity date   | 2031/5/30  | 2031/7/30  | 2032/7/29  |
| 14  | Issuer call subject to prior supervisory approval  | Yes  | Yes  | Yes  |
| 15  | Optional call date and redemption amount   | 2026/6/1 at per  | 2026/7/30 at per   | —  |
|     | Contingent call dates and redemption amount  | Tax event or Regulatory event at per                           | Tax event or Regulatory event at per                           | Tax event or Regulatory event at per                           |
| 16  | Subsequent call dates, if applicable   | Each interest payment date after the first call date           | —  | —  |
|     | Coupons / dividends  |  |  |  |
| 17  | Fixed or floating dividend/coupon  | Fixed to floating  | Fixed  | Fixed  |
| 18  | Coupon rate and any related index  | *  | *  | *  |
| 19  | Existence of a dividend stopper  | No   | No   | No   |
| 20  | Fully discretionary, partially discretionary or mandatory  | Mandatory  | Mandatory  | Mandatory  |
| 21  | Existence of step-up or other incentive to redeem  | No   | No   | No   |
| 22  | Non-cumulative or cumulative   | Non-cumulative   | Non-cumulative   | Non-cumulative   |
| 23  | Convertible or 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  |
| 31  | If writedown, writedown trigger(s)   | Non-viability event : Specified item 2 measures, etc.          | Non-viability event : Specified item 2 measures, etc.          | Non-viability event : Specified item 2 measures, etc.          |
| 32  | If writedown, full or partial  | Full   | Full   | Full   |
| 33  | If writedown, permanent or temporary   | Permanent  | Permanent  | Permanent  |
| 34  | If temporary write-own, description of writeup mechanism   | —  | —  | —  |
| 34a | Type of subordination  | Contractual  | Contractual  | Contractual  |
| 35  | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) | Other internal TLAC  | Other internal TLAC  | Other internal TLAC  |
| 36  | Non-compliant transitioned features  | No   | No   | No   |
| 37  | If yes, specify non-compliant features   | —  | —  | —  |

## MUTB B3T2-17

|     |  |  |
|-----|--|--|
| 1   | Issuer   | Mitsubishi UFJ Trust and Banking                               |
| 2   | Unique identifier (ISIN)   | —  |
| 3   | Governing law(s) of the instrument   | Japan Law  |
| 3a  | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)                         |  |
|     | Regulatory treatment   |  |
| 4   | Transitional Basel III rules by 2022/3/30  | Tier 2 capital   |
| 5   | Post-transitional Basel III rules from 2022/3/31   | Tier 2 capital   |
| 6   | Eligible at solo/group/group and solo  | Mitsubishi UFJ Trust and Banking                               |
| 7   | Instrument type  | Subordinated Loan borrowed from Mitsubishi UFJ Financial Group |
| 8   | Amount recognised in regulatory capital  |  |
|     | Consolidated   | JPY 2.0 billion  |
|     | Non-consolidated   | JPY 2.0 billion  |
| 9   | Par value of instrument  | JPY 2.0 billion  |
| 10  | Accounting classification  |  |
|     | Consolidated   | Liability - amortised cost                                     |
|     | Non-consolidated   | Liability - amortised cost                                     |
| 11  | Original date of issuance  | 2022/8/3   |
| 12  | Perpetual or dated   | Dated  |
| 13  | Original maturity date   | 2032/8/3   |
| 14  | Issuer call subject to prior supervisory approval  | Yes  |
| 15  | Optional call date and redemption amount   | 2027/8/3 at per  |
|     | Contingent call dates and redemption amount  | Tax event or Regulatory event at per                           |
| 16  | Subsequent call dates, if applicable   | —  |
|     | Coupons / dividends  |  |
| 17  | Fixed or floating dividend/coupon  | Fixed to floating  |
| 18  | Coupon rate and any related index  | *  |
| 19  | Existence of a dividend stopper  | No   |
| 20  | Fully discretionary, partially discretionary or mandatory  | Mandatory  |
| 21  | Existence of step-up or other incentive to redeem  | No   |
| 22  | Non-cumulative or cumulative   | Non-cumulative   |
| 23  | Convertible or 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  |
| 31  | If writedown, writedown trigger(s)   | Non-viability event :<br>Specified item 2 measures, etc.       |
| 32  | If writedown, full or partial  | Full   |
| 33  | If writedown, permanent or temporary   | Permanent  |
| 34  | If temporary write-own, description of writeup mechanism   | —  |
| 34a | Type of subordination  | Contractual  |
| 35  | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) | Other internal TLAC  |
| 36  | Non-compliant transitioned features  | No   |
| 37  | If yes, specify non-compliant features   | —  |



Weighted-average of interest rate which are shown “ \* “ in item 27 in the list

|                                    |  |
|------------------------------------|--|
| Weighted-average of interest rates | 0.915% (round to three decimal places) |
|------------------------------------|--|