1   Stoor     2   Unique infesting (FBN)		MUTB T1-1	MUTB T1-2	MUTB B3AT1-1	MUTB B3AT1-3
Secondary designation (PRN)   Japan Law	1 Issuer				Mitsubishi UFJ Trust and Banking
Second particle of the continuence   Ingonal are   Ingon		, , , , , , , , , , , , , , , , , , , ,	_	, , , , , , , , , , , , , , , , , , , ,	7
Le Monsky which enforceduity requirement of Section 13 of the TLAC Term Section 2 achieved from the TLAC clight in terms and several most transcription of TLAC clight in terms and several most transcription of TLAC clight in the section of the terms of the section of the terms of the section of the sectio		Japan Law	Japan Law, etc.	Japan Law	Japan Law
Sepalative protection of the TAC-desphe instruments prevented by foreign law)	Managhar de la companya de la compan				
Common quity   Fert oppital   Additional Tier   capital					
5   Post-transitional Based II rules from 2022/3/31   Common equity Fart outpital   Additional Time I capital   Post and Banking   Missochesis III private and Banking   Post and Bankin	Regulatory treatment				
5   Bust-mentational Rose III rules from 2022/3/31   Common equity Tiert capital   Additional Tiert Logital   Additional Tiert Company group of g	4 Transitional Basel III rules by 2022/3/30	Common equity Tier1 capital	Common equity Tier1 capital	Additional Tier 1 capital	Additional Tier 1 capital
Biglibe at solog group/group and solo			1 / 1		Additional Tier 1 capital
Perpetual Substituted Land Intervent   Perpetual Substituted   Perpetual   P			Mitsubishi UFJ Financial Group	•	Mitsubishi UFJ Trust and Banking
Consolidated   IPY 1,988 billion   IPY 50 billion   IPY 150 bill	7 Instrument type	Common stock	Common stock		Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
Par value of instrument	8 Amount recognised in regulatory capital				
9 Per value of instrument	Consolidated	JPY 1,963.7 billion	JPY 3.5 billion	JPY 50.0 billion	JPY 15.0 billion
Consolidated   Shareholders' equity   Nem-cuntrolling interest in consolidated subsidiary amortised cost   Liability - amortised   Liability - amortised cost   Liability - amortised   Liability - amorti	Non-consolidated	JPY 1,838.8 billion	_	JPY 50.0 billion	JPY 15.0 billion
Consolidated   Shareholders' equity   Non-controlling interest in consolidated   Liability - amortised cost   Liability - amortised cost   Liability - amortised cost   Liability - amortised subsidiary   -   Liability - amortised cost   Liability - amortised   11 Original date of issuance   -   -   2016/3/3   2016/10/24   2016/10/24   2016/3/3   2016/3/3	9 Par value of instrument	_	_	JPY 50.0 billion	JPY 15.0 billion
Consolidated Shareholders' equity Shareholders' equity subsidiary amortised cost Liability - amortised cost subsidiary   Liability - amortised cost   Liability - amorticed cost   Liability - amortised cost   Liability - amortised cost   Liability - amortised cost   Liability - amorticed cost   Liability -				7	,
Non-consolidated   Shareholders' equity		Shareholders' equity		Liability – amortised cost	Liability - amortised cost
11 Conjegnal date of sessance	Non-consolidated	Shareholders' equity	· · · · · · · · · · · · · · · · · · ·	Liability - amortised cost	Liability – amortised cost
Perpetual maturity dare   Perpetual   Pe				7	7
13   Susur call subset to prior supervisory approval   No   No   No   Yes   Yes				, ,	, ,
14   Issuer call subject to prior supervisory approval   No					
15 Optional call date and redemption amount	ů /			·	,
Contingent call dates and redemption amount  Coupons / Subsequent call dates, if applicable  Coupons / dividends  Coupons / dividends  Coupons / dividends  Coupons / dividends  Coupon rate and any related index					
Each interest payment date after the first call dates, if applicable					
Sussequent call dates, it appraisone  Coupons / dividends  17 Freed or floating dividend/coupon  18 Coupon rate and any related index  ———————————————————————————————————	· ·		_		
Fixed or floating, dividend/coupon	16 Subsequent call dates, if applicable		_		
18   Coupon rate and any related index	* '				
Posistence of a dividend stopper	8 , 1	<u> </u>	_	Fixed to floating	Fixed to floating
Fully discretionary, partially discretionary or mandatory   Fully discretionary   Full or Partial   Full or Part				*	*
Existence of step-up or other incentive to redeem			15		
Non-cumulative or cumulative or cumulative   Non-cumulative   Non-cumula	- j j, p j j		, ,		
Convertible or non-convertible   Non-convertib	1 1				
If convertible, conversion trigger(s)			,		
If convertible, fully or partially		Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion rate			_	_	<u> </u>
If convertible, mandatory or optional conversion		<u> </u>	_	_	<u> </u>
If convertible, specify instrument type convertible into					
29   If convertible, specify issuer of instrument it converts into					
Writedown feature	1 7 71				
If writedown, writedown trigger(s)  If writedown, writedown trigger(s)  If writedown, full or partial  If writedown, permanent or temporary  If writedown, permanent or temporary  If temporary write-own, description of writeup mechanism  If temporary or Permanent  If temporary or Perma	7 1 7				
If writedown, writedown trigger(s)  If writedown, full or partial  If writedown, permanent or temporary  If temporary write-own, description of writeup mechanism  If temporary or Permanent  Amount agreed with JFSA Regulatory authorities  Regulatory authorities  Regulatory authorities  Subordinated  Subordinated  Subordinated  Subordinated  Subordinated  Subordinated  No  No  No  No  No  No  No  No  No  N	30 Writedown feature	No	No		
32 If writedown, full or partial   Full or Partial   Full or Partial   Full or Partial   33 If writedown, permanent or temporary   -   Temporary or Permanent   Temporary	31 If writedown, writedown trigger(s)	-	_	consolidated CET1 capital ratio fallen	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.
33 If writedown, permanent or temporary	32 If writedown full or partial		_	,	
34 If temporary write-own, description of writeup mechanism	7 1 1 1 1 1 1				
Transition of write-own, description of writeup mechanism	The state of the s		_		
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 Subordinated Subordinated Subordinated Perpetual subordinated No	1 7 7 1		-	Regulatory authorities	Regulatory authorities
35 immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)   Perpetual subordinated   Subordin			_	Contractual	Contractual
	immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Perpetual subordinated	Subordinated	Subordinated	Subordinated
37 If yes specify non-compliant features	36 Non-compliant transitioned features	No	No	No	No
or jii yes, speeny noireonipianti reatales	37 If yes, specify non-compliant features	_	_	_	_

		MUTB B3AT1-5	MUTB B3AT1-6	MUTB B3AT1-7	MUTB B3AT1-8
1	Issuer	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
2	Unique identifier (ISIN)			_	
3	Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	Japan Law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet				
за	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 Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
7	Instrument type	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
8	Amount recognised in regulatory capital				
	Consolidated	JPY 19.0 billion	JPY 7.0 billion	JPY 11.0 billion	JPY 17.0 billion
	Non-consolidated	JPY 19.0 billion	JPY 7.0 billion	JPY 11.0 billion	JPY 17.0 billion
9	Par value of instrument	JPY 19.0 billion	IPY 7.0 billion	IPY 11.0 billion	JPY 17.0 billion
10	Accounting classification	· · · · · · · · · · · · · · · · · · ·		· · · · · · · · · · · · · · · · · · ·	
	Consolidated	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
	Non-consolidated	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	2017/10/23	2018/12/18	2018/12/18	2019/10/16
	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13		No maturity	No maturity	No maturity	No maturity
	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	, , , , , , , , , , , , , , , , , , , ,	2028/7/15 at per	2024/1/15 at per	2029/1/15 at per	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	Tax event or Regulatory event at per
16	·	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	
20		165	105	100	Yes
21	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Yes Fully discretionary
	Fully discretionary, partially discretionary or mandatory  Existence of step-up or other incentive to redeem				
22	Existence of step-up or other incentive to redeem	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
23	Existence of step-up or other incentive to redeem	Fully discretionary No	Fully discretionary No	Fully discretionary No	Fully discretionary No
	Existence of step-up or other incentive to redeem  Non-cumulative or cumulative	Fully discretionary No Non-cumulative	Fully discretionary No Non-cumulative	Fully discretionary No Non-cumulative	Fully discretionary No Non-cumulative
23 24 25	Existence of step-up or other incentive to redeem  Non-cumulative or cumulative  Convertible or non-convertible	Fully discretionary No Non-cumulative Non-convertible	Fully discretionary No Non-cumulative Non-convertible	Fully discretionary No Non-cumulative Non-convertible	Fully discretionary No Non-cumulative Non-convertible
23 24 25 26	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Fully discretionary No Non-cumulative Non-convertible —	Fully discretionary No Non-cumulative Non-convertible —	Fully discretionary No Non-cumulative Non-convertible —	Fully discretionary No Non-cumulative Non-convertible —
23 24 25 26 27	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	Fully discretionary No Non-cumulative Non-convertible — —	Fully discretionary No Non-cumulative Non-convertible — —	Fully discretionary No Non-cumulative Non-convertible — —	Fully discretionary No Non-cumulative Non-convertible — —
23 24 25 26 27 28	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	Fully discretionary No Non-cumulative Non-convertible	Fully discretionary No Non-cumulative Non-convertible — — — —	Fully discretionary No Non-cumulative Non-convertible — — — —	Fully discretionary No Non-cumulative Non-convertible — — —
23 24 25 26 27	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	Fully discretionary No Non-cumulative Non-convertible	Fully discretionary  No  Non-cumulative  Non-convertible	Fully discretionary No Non-cumulative Non-convertible	Fully discretionary No Non-cumulative Non-convertible
23 24 25 26 27 28	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	Fully discretionary No Non-cumulative Non-convertible	Fully discretionary  No  Non-cumulative  Non-convertible  Yes	Fully discretionary No Non-cumulative Non-convertible	Fully discretionary No Non-cumulative Non-convertible Yes
23 24 25 26 27 28 29	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	Fully discretionary No Non-cumulative Non-convertible	Fully discretionary No Non-cumulative Non-convertible	Fully discretionary No Non-cumulative Non-convertible	Fully discretionary No Non-cumulative Non-convertible
23 24 25 26 27 28 29 30	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)	Fully discretionary  No  Non-cumulative  Non-convertible  Yes  Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen	Fully discretionary  No Non-cumulative  Non-convertible  Yes  Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen	Fully discretionary  No  Non-cumulative  Non-convertible  Yes  Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen	Fully discretionary  No  Non-cumulative  Non-convertible  Yes  Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen
23 24 25 26 27 28 29 30	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)	Fully discretionary  No  Non-cumulative  Non-convertible  Yes  Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.	Fully discretionary  No  Non-cumulative  Non-convertible  Yes  Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.	Fully discretionary No Non-cumulative Non-convertible	Fully discretionary  No  Non-cumulative  Non-convertible  Yes  Mitsubishi UFJ Trust and Banking's consolidated CETI capital ratio fallen below 5.125%, etc.
23 24 25 26 27 28 29 30 31	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	Fully discretionary No Non-cumulative Non-convertible	Fully discretionary No Non-cumulative Non-convertible	Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial	Fully discretionary No Non-cumulative Non-convertible
23 24 25 26 27 28 29 30 31 32 33 34	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, 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	Fully discretionary  No  Non-cumulative  Non-convertible	Fully discretionary  No  Non-cumulative  Non-convertible  — — — — — — — — — — — — — — — — — —	Fully discretionary  No  Non-cumulative  Non-convertible  — — — — — — — — — — — — — Yes  Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.  Full or Partial  Temporary or Permanent  Amount agreed with JFSA and other	Fully discretionary No Non-cumulative Non-convertible
23 24 25 26 27 28 29 30 31 32 33 34	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	Fully discretionary  No  Non-cumulative  Non-convertible  — — — — — — — — — — — — — — Yes  Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.  Full or Partial  Temporary or Permanent  Amount agreed with JFSA and other Regulatory authorities	Fully discretionary  No  Non-cumulative  Non-convertible  — — — — — — — — — — — — — — — — — —	Fully discretionary  No  Non-cumulative  Non-convertible  — — — — — — — — — — — — — — — Yes  Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.  Full or Partial  Temporary or Permanent  Amount agreed with JFSA and other Regulatory authorities	Fully discretionary  No  Non-cumulative  Non-convertible  — — — — — — — — — — — — — — Yes  Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.  Full or Partial  Temporary or Permanent  Amount agreed with JFSA and other Regulatory authorities
23 24 25 26 27 28 29 30 31 32 33 34	Existence of step-up or other incentive to redeem Non-cumulative or cumulative  Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, 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	Fully discretionary  No  Non-cumulative  Non-convertible  — — — — — — — — — — — — — — Yes  Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.  Full or Partial  Temporary or Permanent  Amount agreed with JFSA and other Regulatory authorities	Fully discretionary  No  Non-cumulative  Non-convertible  — — — — — — — — — — — — — — — — — —	Fully discretionary  No  Non-cumulative  Non-convertible  — — — — — — — — — — — — — — — Yes  Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.  Full or Partial  Temporary or Permanent  Amount agreed with JFSA and other Regulatory authorities	Fully discretionary No Non-cumulative Non-convertible  Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities
23 24 25 26 27 28 29 30 31 32 33 34 34a	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	Fully discretionary  No  Non-cumulative  Non-convertible  Yes  Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.  Full or Partial  Temporary or Permanent  Amount agreed with JFSA and other Regulatory authorities  Contractual	Fully discretionary  No  Non-cumulative  Non-convertible  Yes  Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.  Full or Partial  Temporary or Permanent  Amount agreed with JFSA and other Regulatory authorities  Contractual	Fully discretionary  No  Non-cumulative  Non-convertible  Yes  Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.  Full or Partial  Temporary or Permanent  Amount agreed with JFSA and other Regulatory authorities  Contractual	Fully discretionary  No  Non-cumulative  Non-convertible  Yes  Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.  Full or Partial  Temporary or Permanent  Amount agreed with JFSA and other Regulatory authorities  Contractual

		MUTB B3AT1-9	MUTB B3AT1-10	MUTB B3AT1-11	MUTB B3AT1-12
1	Issuer	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
2	Unique identifier (ISIN)	ı	_	_	_
3	Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	Japan Law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet				
	is achieved (for other TLAC-eligible instruments governed by foreign law)				
	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 Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
7	Instrument type	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
8	Amount recognised in regulatory capital				
$\perp$	Consolidated	JPY 11.0 billion	JPY 3.5 billion	JPY 5.0 billion	JPY 3.0 billion
	Non-consolidated	JPY 11.0 billion	JPY 3.5 billion	JPY 5.0 billion	JPY 3.0 billion
9	Par value of instrument	JPY 11.0 billion	JPY 3.5 billion	JPY 5.0 billion	JPY 3.0 billion
10	Accounting classification				
	Consolidated	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
	Non-consolidated	Liability – amortised cost	Liability - amortised cost	Liability - amortised cost	Liability – amortised cost
11	Original date of issuance	2019/10/16	2020/10/19	2020/10/19	2021/10/15
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	2030/1/15 at per	2026/1/15 at per	2031/1/15 at per	2032/1/15 at per
$\perp$	Contingent call dates and redemption amount	Tax event or Regulatory event at per	Tax event or Regulatory event at per	Tax event or Regulatory event at per	Tax event or Regulatory event at per
16	Subsequent call dates, if applicable	Each interest payment date after the first call date	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				
	1 '				
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating	Fixed to floating
18	Fixed or floating dividend/coupon Coupon rate and any related index	*	*	*	*
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	* Yes	* Yes	* Yes	* Yes
18 19 20	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	* Yes Fully discretionary	* Yes Fully discretionary	* Yes Fully discretionary	* Yes Fully discretionary
18 19 20 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem	* Yes Fully discretionary No	* Yes Fully discretionary No	* Yes Fully discretionary No	* Yes Fully discretionary No
18 19 20 21 22	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative	* Yes Fully discretionary No Non-cumulative	* Yes Fully discretionary No Non-cumulative	* Yes Fully discretionary No Non-cumulative	* Yes Fully discretionary No Non-cumulative
18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible	Yes Fully discretionary No Non-cumulative Non-convertible
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	* Yes Fully discretionary No Non-cumulative Non-convertible —	* Yes Fully discretionary No Non-cumulative Non-convertible —	* Yes Fully discretionary No Non-cumulative Non-convertible —	Yes Fully discretionary No Non-cumulative Non-convertible —
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	Yes Fully discretionary No Non-cumulative Non-convertible — —	Yes Fully discretionary No Non-cumulative Non-convertible — — —	Yes Fully discretionary No Non-cumulative Non-convertible — —	Yes Fully discretionary No Non-cumulative Non-convertible — —
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	* Yes Fully discretionary No Non-cumulative Non-convertible —	* Yes Fully discretionary No Non-cumulative Non-convertible —	* Yes Fully discretionary No Non-cumulative Non-convertible —	Yes Fully discretionary No Non-cumulative Non-convertible —
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Yes Fully discretionary No Non-cumulative Non-convertible	Yes Fully discretionary No Non-cumulative Non-convertible — — — —	* Yes Fully discretionary No Non-cumulative Non-convertible	Yes Fully discretionary No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	* Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible	Yes Fully discretionary No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	* Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, 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	* Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature	* Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature  If writedown, writedown trigger(s)	* Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.	Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.	* Yes Fully discretionary No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature  If writedown, writedown trigger(s)  If writedown, full or partial	* Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial	* Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial	* Yes Fully discretionary No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature  If writedown, writedown trigger(s)  If writedown, full or partial If writedown, permanent or temporary	Yes Fully discretionary No Non-cumulative Non-convertible	Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible	* Yes  Fully discretionary  No  Non-cumulative  Non-convertible  Yes  Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.  Full or Partial  Temporary or Permanent  Amount agreed with JFSA and other
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature  If writedown, writedown trigger(s)  If writedown, full or partial If writedown, permanent or temporary  If temporary write-own, description of writeup mechanism	Yes Fully discretionary No Non-cumulative Non-convertible	Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature  If writedown, writedown trigger(s)  If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination	Yes Fully discretionary No Non-cumulative Non-convertible	Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature  If writedown, writedown trigger(s) If writedown, permanent or temporary If temporary write-own, description of writeup mechanism 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	Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible

		MUTB B3AT1-13	MUTB B3AT1-14	MUTB B3T2-3	MUTB B3T2-5
1	Issuer	Mitsubishi UFI Trust and Banking	Mitsubishi UFI Trust and Banking	Mitsubishi UFI Trust and Banking	Mitsubishi UFI Trust and Banking
2	Unique identifier (ISIN)			_	_
3	Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	Japan Law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet				
Ja	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	Tier 2 capital
5	Post-transitional Basel III rules from 2022/3/31	Additional Tier 1 capital	Additional Tier 1 capital	Tier 2 capital	Tier 2 capital
6	Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
7	Instrument type	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
8	Amount recognised in regulatory capital				
	Consolidated	JPY 4.0 billion	JPY 4.0 billion	JPY 13.8 billion	JPY 10.5 billion
	Non-consolidated	JPY 4.0 billion	JPY 4.0 billion	JPY 13.8 billion	JPY 10.5 billion
9	Par value of instrument	JPY 4.0 billion	JPY 4.0 billion	JPY 16.0 billion	JPY 11.0 billion
10	Accounting classification				
	Consolidated	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
	Non-consolidated	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	2022/9/2	2022/9/2	2017/3/2	2017/9/15
12	Perpetual or dated	Perpetual	Perpetual	Dated	Dated
13	Original maturity date	No maturity	No maturity	2027/7/26	2028/1/12
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date and redemption amount	2028/1/15 at per	2033/1/15 at per	<u> </u>	_
	Contingent call dates and redemption amount	Tax event or Regulatory event at per	Tax event or Regulatory event at per	Tax event or Regulatory event at per	Tax event or Regulatory event at per
16	Subsequent call dates, if applicable	Each interest payment date after the first call date	Each interest payment date after the first call date	_	_
-	Coupons / dividends	can date			
	Coupons / dividends Fixed or floating dividend/coupon			Fixed	Fixed
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed *	Fixed *
	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed to floating	Fixed to floating	Fixed  * No	Fixed  * No
17 18	Fixed or floating dividend/coupon			*	*
17 18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed to floating  *  Yes	Fixed to floating  *  Yes	* No	* No
17 18 19 20	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed to floating  *  Yes  Fully discretionary	Fixed to floating  *  Yes  Fully discretionary	* No Mandatory	* No Mandatory
17 18 19 20 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem	Fixed to floating  *  Yes  Fully discretionary  No	Fixed to floating  *  Yes  Fully discretionary  No	* No Mandatory No	* No Mandatory No
17 18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Fixed to floating  *  Yes  Fully discretionary  No  Non-cumulative	Fixed to floating  *  Yes  Fully discretionary  No  Non-cumulative	* No Mandatory No Non-cumulative	* No Mandatory No Noon-cumulative
17 18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	Fixed to floating  *  Yes  Fully discretionary  No  Non-cumulative  Non-convertible	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible
17 18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	Fixed to floating  * Yes  Fully discretionary  No Non-cumulative  Non-convertible	Fixed to floating  * Yes  Fully discretionary  No Non-cumulative  Non-convertible	* No Mandatory No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible
17 18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed to floating  * Yes  Fully discretionary  No Non-cumulative  Non-convertible	Fixed to floating  * Yes  Fully discretionary  No Non-cumulative  Non-convertible	* No Mandatory No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible
17 18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating  * Yes  Fully discretionary  No  Non-cumulative  Non-convertible	* No Mandatory No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible
17 18 19 20 21 22 23 24 25 26 27 28 29	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible
17 18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible Yes	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible Yes	* No Mandatory No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible
17 18 19 20 21 22 23 24 25 26 27 28 29	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Fixed to floating  * Yes  Fully discretionary  No Non-cumulative Non-convertible  Yes  Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible
17 18 19 20 21 22 23 24 25 26 27 28 29	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's	* No Mandatory No Non-cumulative Non-convertible Yes  Non-viability event :	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event :
17 18 19 20 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature  If writedown, writedown trigger(s)	Fixed to floating  * Yes  Fully discretionary  No Non-cumulative  Non-convertible  Yes  Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event : Specified item 2 measures, etc.	* No No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc.
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature  If writedown, writedown trigger(s)  If writedown, full or partial If writedown, permanent or temporary	Fixed to floating  * Yes  Fully discretionary  No Non-cumulative  Non-convertible  Yes  Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.  Full or Partial	Fixed to floating  * Yes  Fully discretionary No Non-cumulative Non-convertible  Yes  Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.  Full or Partial	* No Mandatory No Non-cumulative Non-convertible Yes  Non-viability event : Specified item 2 measures, etc. Full Permanent	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature  If writedown, writedown trigger(s)  If writedown, full or partial If writedown, permanent or temporary  If temporary write-own, description of writeup mechanism	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	* No Mandatory No-comulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature  If writedown, writedown trigger(s)  If writedown, permanent or temporary  If temporary write-own, description of writeup mechanism Type of subordination	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other	* No Mandatory No Non-cumulative Non-convertible Yes  Non-viability event : Specified item 2 measures, etc. Full Permanent	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature  If writedown, writedown trigger(s)  If writedown, full or partial If writedown, permanent or temporary  If temporary write-own, description of writeup mechanism	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	* No Mandatory No-comulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible

4

No

No

No

No

36 Non-compliant transitioned features 37 If yes, specify non-compliant features

		MUTB B3T2-7	MUTB B3T2-8	MUTB B3T2-9	MUTB B3T2-10
1	Issuer	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banki
2	Unique identifier (ISIN)	ı	_	_	_
3	Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	Japan Law

2 Unique identifier (ISIN)	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
2 (	_		_	_
3 Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	Japan Law
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet				
is achieved (for other TLAC-eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules by 2022/3/30	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5 Post-transitional Basel III rules from 2022/3/31	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
6 Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
7 Instrument type	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
8 Amount recognised in regulatory capital				
Consolidated	JPY 20.0 billion	JPY 12.0 billion	JPY 4.0 billion	JPY 15.0 billion
Non-consolidated	JPY 20.0 billion	JPY 12.0 billion	JPY 4.0 billion	JPY 15.0 billion
9 Par value of instrument	JPY 20.0 billion	JPY 12.0 billion	JPY 4.0 billion	JPY 15.0 billion
10 Accounting classification				
Consolidated	Liability - amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
Non-consolidated	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability – amortised cost
11 Original date of issuance	2018/6/11	2018/10/31	2019/9/20	2019/9/20
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	2028/6/9	2028/10/31	2030/1/15	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 per		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	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	Fixed to floating	Fixed	Fixed
10 6 . 1 1 . 1 . 1	4			
18 Coupon rate and any related index	*	*	*	*
19 Existence of a dividend stopper	No	* No	* No	* No
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step-up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No	Mandatory No
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	Mandatory No Non-cumulative	Mandatory No Non-cumulative	Mandatory No Non-cumulative	Mandatory No Non-cumulative
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	Mandatory No Non-cumulative Non-convertible	Mandatory No Non-cumulative Non-convertible	Mandatory No Non-cumulative Non-convertible	Mandatory No Non-cumulative Non-convertible
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)	Mandatory No Non-cumulative Non-convertible —	Mandatory No Non-cumulative Non-convertible —	Mandatory No Non-cumulative Non-convertible —	Mandatory No Non-cumulative Non-convertible —
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	Mandatory No Non-cumulative Non-convertible — —	Mandatory No Non-cumulative Non-convertible — —	Mandatory No Non-cumulative Non-convertible — —	Mandatory No Non-cumulative Non-convertible
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	Mandatory No Non-cumulative Non-convertible	Mandatory No Non-cumulative Non-convertible	Mandatory No Non-cumulative Non-convertible	Mandatory No Non-cumulative Non-convertible
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	Mandatory No Non-cumulative Non-convertible	Mandatory No Non-cumulative Non-convertible	Mandatory No Non-cumulative Non-convertible	Mandatory No Non-cumulative Non-convertible
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	Mandatory No Non-cumulative Non-convertible	Mandatory No Non-cumulative Non-convertible	Mandatory No Non-cumulative Non-convertible	Mandatory No Non-cumulative Non-convertible
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	Mandatory No Non-cumulative Non-convertible	Mandatory No Non-cumulative Non-convertible	Mandatory No Non-cumulative Non-convertible	Mandatory No Non-cumulative Non-convertible
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	Mandatory No Non-cumulative Non-convertible	Mandatory No Non-cumulative Non-convertible	Mandatory No Non-cumulative Non-convertible	Mandatory No Non-cumulative Non-convertible
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	Mandatory No Non-cumulative Non-convertible	Mandatory No Non-cumulative Non-convertible	Mandatory No Non-cumulative Non-convertible	Mandatory No Non-cumulative Non-convertible
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	Mandatory No Non-cumulative Non-convertible Yes Non-viability event :	Mandatory No Non-cumulative Non-convertible	Mandatory No Non-cumulative Non-convertible Yes Non-viability event :	Mandatory No Non-cumulative Non-convertible
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)	Mandatory No Non-cumulative Non-convertible	Mandatory No Non-cumulative Non-convertible	Mandatory No Non-cumulative Non-convertible	Mandatory No Non-cumulative Non-convertible
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	Mandatory No Non-cumulative Non-convertible	Mandatory No Non-cumulative Non-convertible	Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc.	Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature  31 If writedown, writedown trigger(s) 32 If writedown, full or partial 33 If writedown, permanent or temporary 34 If temporary write-own, description of writeup mechanism	Mandatory No Non-cumulative Non-convertible	Mandatory No Non-cumulative Non-convertible	Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc.	Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full
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, permanent or temporary 34 If temporary write-own, description of writeup mechanism 35 If type of subordination 36 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal	Mandatory No Non-cumulative Non-convertible	Mandatory No Non-cumulative Non-convertible	Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent	Mandatory No Non-cumulative Non-convertible
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	Mandatory No Non-cumulative Non-convertible	Mandatory No Non-cumulative Non-convertible	Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual	Mandatory No Non-cumulative Non-convertible

MUTB B3T2-11 MUTB B3T2-12 MUTB B3T2-13 MUTB	11 MUTB B3T2-12 MUTB B3T2-13	MUTB B3T2-14
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	MU1B B312-11	MU18 B312-12	MU1B B312-13	MU1B B312-14
1 Issuer	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
2 Unique identifier (ISIN)	_	_	_	<u> </u>
3 Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	Japan Law
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet				
is achieved (for other TLAC-eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules by 2022/3/30	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5 Post-transitional Basel III rules from 2022/3/31	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
6 Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
7 Instrument type	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
8 Amount recognised in regulatory capital				
Consolidated	JPY 2.5 billion	JPY 2.0 billion	JPY 2.0 billion	JPY 10.0 billion
Non-consolidated	JPY 2.5 billion	JPY 2.0 billion	JPY 2.0 billion	JPY 10.0 billion
9 Par value of instrument	JPY 2.5 billion	JPY 2.0 billion	JPY 2.0 billion	JPY 10.0 billion
10 Accounting classification				·
Consolidated	Liability – amortised cost	Liability - amortised cost	Liability – amortised cost	Liability – amortised cost
Non-consolidated	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11 Original date of issuance	2020/5/29	2020/5/29	2021/6/1	2021/7/30
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	2030/5/29	2030/5/29	2031/5/30	2031/7/30
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date and redemption amount	_	2025/5/29 at per	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	Tax event or Regulatory event at per
16 Subsequent call dates, if applicable	_			<u> </u>
Coupons / dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed to floating	Fixed to floating	Fixed
18 Coupon rate and any related index	*	*	*	*
19 Existence of a dividend stopper	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step-up or other incentive to redeem	No	No	No	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23   Convertible or non-convertible	Non-convertible			
24 If convertible, conversion trigger(s)	Non-convertible	Non-convertible	Non-convertible	Non-convertible
25 If convertible, fully or partially	-	_	_	Non-convertible
	_ _	- -	<u>-</u>	Non-convertible – –
26 If convertible, conversion rate	_ _ _ _	_ _ _ _	- - -	Non-convertible
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion	- - - -	- - - -	- - - -	Non-convertible
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into		- - - - -	- - - - -	Non-convertible
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into	- - - - - -	- - - - - -	- - - - - -	Non-convertible
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into		- - - - -	- - - - -	Non-convertible
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into	- - - - - -	- - - - - -	- - - - - -	Non-convertible
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 Non-viability event :	Non-convertible  Yes  Non-viability event :
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)			- - - - - Yes Non-viability event : Specified item 2 measures, etc.	Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial				Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.  Full
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial 33 If writedown, permanent or temporary				Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.  Full
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			- - - - - Yes  Non-viability event : Specified item 2 measures, etc.  Full  Permanent	Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.  Full Permanent
26       If convertible, conversion rate         27       If convertible, mandatory or optional conversion         28       If convertible, specify instrument type convertible into         29       If convertible, specify issuer of instrument it converts into         30       Writedown feature         31       If writedown, writedown trigger(s)         32       If writedown, full or partial         33       If writedown, permanent or temporary         34       If temporary write-own, description of writeup mechanism         34a       Type of subordination         Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal				Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.  Full Permanent Contractual

		MUTB B3T2-15	MUTB B3T2-16	MUTB B3T2-17	MUTB B3T2-18
1	Issuer	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
2	Unique identifier (ISIN)	_		_	_
3	Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	Japan Law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet				
<u> </u>	is achieved (for other TLAC-eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules by 2022/3/30	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Post-transitional Basel III rules from 2022/3/31	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
6	Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
7	Instrument type	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
8	Amount recognised in regulatory capital				
	Consolidated	JPY 32.0 billion	JPY 81.0 billion	JPY 2.0 billion	JPY 8.0 billion
	Non-consolidated	JPY 32.0 billion	JPY 81.0 billion	JPY 2.0 billion	JPY 8.0 billion
9	Par value of instrument	JPY 32.0 billion	IPY 81.0 billion	IPY 2.0 billion	IPY 8.0 billion
	Accounting classification	*	,	,	· · · · · · · · · · · · · · · · · · ·
	Consolidated	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
	Non-consolidated	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability - amortised cost
11	Original date of issuance	2022/7/29	2022/7/29	2022/8/3	2023/2/1
12		Dated	Dated	Dated	Dated
13	Original maturity date	2032/7/29	2032/7/29	2032/8/3	2033/7/28
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date and redemption amount	——————————————————————————————————————	2027/7/29 at per	2027/8/3 at per	
-10	Contingent call dates and redemption amount	Tax event or Regulatory event at per	Tax event or Regulatory event at per	Tax event or Regulatory event at per	Tax event or Regulatory event at per
_		rax event or Regulatory event at per	rax event or Regulatory event at per	Each interest payment date after the first	rax event or Regulatory event at per
16	Subsequent call dates, if applicable	_	_	call date	_
L	Coupons / dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed to floating	Fixed
18	Coupon rate and any related index	*	*	*	*
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	_	_		
25				_	
26	If convertible, fully or partially	_	-	-	_
27	If convertible, conversion rate	_ _	<u> </u>	_ _	<u> </u>
	If convertible, conversion rate If convertible, mandatory or optional conversion	- - -	- - -	- - -	- - -
28	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	- - - -	- - - -	- - - -	- - - -
28 29	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	- - - - -	- - - - -	- - - - -	- - - - -
28 29	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	- - - -	- - - -	- - - -	- - - -
28 29	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	- - - - -	- - - - -	- - - - -	- - - - -
28 29 30	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	- - - - - Yes Non-viability event :	- - - - - Yes Non-viability event :		
28 29 30 31	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 Non-viability event: Specified item 2 measures, etc.			
28 29 30 31 32	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				
28 29 30 31 32 33 34	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				
28 29 30 31 32 33 34	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	Yes  Non-viability event: Specified item 2 measures, etc.  Full Permanent			
28 29 30 31 32 33 34	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  Non-viability event: Specified item 2 measures, etc.  Full Permanent			
28 29 30 31 32 33 34 34a	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	Yes  Non-viability event: Specified item 2 measures, etc.  Full Permanent - Contractual			

MUTB B3T2-19

		MICTD D312-19
1	Issuer	Mitsubishi UFJ Trust and Banking
2	Unique identifier (ISIN)	<u>–</u>
3	Governing law(s) of the instrument	Japan Law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet	
Ja	is achieved (for other TLAC-eligible instruments governed by foreign law)	
	Regulatory treatment	
4	Transitional Basel III rules by 2022/3/30	Tier 2 capital
5	Post-transitional Basel III rules from 2022/3/31	Tier 2 capital
6	Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking
7	Instrument type	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
8	Amount recognised in regulatory capital	
	Consolidated	JPY 55.0 billion
	Non-consolidated	JPY 55.0 billion
9	Par value of instrument	JPY 55.0 billion
10	Accounting classification	,
-10	Consolidated	Liability - amortised cost
	Non-consolidated	Liability - amortised cost
11	Original date of issuance	2023/2/1
12	Perpetual or dated	Dated
-		
13	Original maturity date	2033/7/28
-	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2028/7/28 at per
	Contingent call dates and redemption amount	Tax event or Regulatory event at per
16	Subsequent call dates, if applicable	_
=		
	Coupons / dividends	
17	Coupons / dividends Fixed or floating dividend/coupon	Fixed
18		Fixed *
18 19	Fixed or floating dividend/coupon	
18	Fixed or floating dividend/coupon Coupon rate and any related index	*
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	* No
18 19 20	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	* No Mandatory
18 19 20 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem	* No Mandatory No
18 19 20 21 22	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible	* No Mandatory No Non-cumulative
18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	* No Mandatory No Non-cumulative
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	* No Mandatory No Non-cumulative Non-convertible —
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	* No Mandatory No Non-cumulative Non-convertible — —
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature  If writedown, writedown trigger(s)	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event :
18 19 20 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature  If writedown, writedown trigger(s)  If writedown, full or partial	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature  If writedown, writedown trigger(s)	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc.
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s)  If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature  If writedown, writedown trigger(s)  If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination	* No No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify 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, etc. Full Permanent
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature  If writedown, writedown trigger(s)  If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature  If writedown, writedown trigger(s) If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal	* No Mandatory No Mon-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual Other internal TLAC

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

Weighted-average of interest rates	1.000% (round to three decimal places)
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