1   Season   Missabella (IP) Trust and Rendong   The Master Trust Fonds of Japan. etc.   Missabella (IF) Trust and Rendong   Depan Law   Japan Law			MUTB T1-1	MUTB T1-2	MUTB B3AT1-1	MUTB B3AT1-3
December   Common completed	1	Issuer				
December of the instrument   Separation	2		, ,	_	, , , , , , , , , , , , , , , , , , , ,	
Some by which enforced plays equirement of Section 13 of the TLAC from these   Southern of the transport o			Japan Law	Japan Law, etc.	Japan Law	Japan Law
Septiment programment   Prog		Means by which enforceability requirement of Section 13 of the TLAC Term Sheet				
Total Total Seed III risks by 2022/3/30   Common equity Tiert capital   Additional Test capita	3a					
5   Discraminational Board III rules from 2022/3/33		Regulatory treatment				
5   Discraminational Board III rules from 2022/3/33	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
Bigsibe at sols/group/group and solo	5	Post-transitional Basel III rules from 2022/3/31	Common equity Tier1 capital	Common equity Tier1 capital	Additional Tier 1 capital	Additional Tier 1 capital
Samount reception in regulatory capital   Pri 1.5815 billion   Pri 1.5	6	Eligible at solo/group/group and solo		Mitsubishi UFJ Financial Group	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
Consolidated   IPY 1801 billion   IPY 38 fillion   IPY 38 fillion   IPY 1801 billion	7	Instrument type	Common stock	Common stock		Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
Proceeding instruments	8	Amount recognised in regulatory capital				
9 Per value of instrument		Consolidated	JPY 1,981.9 billion	JPY 3.8 billion	JPY 50.0 billion	JPY 15.0 billion
Consolidated   Shareholders' equity   Non-contelling interest in consolidated subsidiary   Shareholders' equity   -		Non-consolidated	JPY 1,855.8 billion	_	JPY 50.0 billion	JPY 15.0 billion
Consolidated Shareholders' equity Shareholders' equ	9	Par value of instrument	_	_	JPY 50.0 billion	JPY 15.0 billion
Consolidated Shareholders' equity Shareholders' equ	10	Accounting classification				
Non-consolidated   Shareholders equity		Consolidated	Shareholders' equity		Liability – amortised cost	Liability - amortised cost
11 Original date of issuance		Non-consolidated	Shareholders' equity	·	Liability – amortised cost	Liability – amortised cost
Perpetual   Perp	11			_	7	7
13   Septer all subsets to prior supervisory approval   No No No Yes   Yes			Pernetual	Perpetual	, ,	, ,
14   Issuer call subject to prior supervisory approval   No						
Topional call data and redemption amount	$\overline{}$	Ŭ ,			·	
Contingent call dates and redemption amount						
Each interest payment date after the first call date   Coupons / dividends   Coupons / dividend stopper   Coupons			_	_		
Subsequent call dates, if applicable		Y .				
Coupons / dividends 17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary are lated index 21 Existence of a dividend stopper 21 Existence of a dividend stopper 22 Fully discretionary or mandatory 23 Fully discretionary are flat of the state of the stat	16	Subsequent call dates, if applicable	_	_		
18   Coupon rate and any related index		Coupons / dividends				
Positence of a dividend stopper	17	Fixed or floating dividend/coupon	_	_	Fixed to floating	Fixed to floating
Fully discretionary, partially discretionary or mandatory   Fully discretionary   Full discretio	18	Coupon rate and any related index	_	_	*	*
Existence of step-up or other incentive to redeem	19	Existence of a dividend stopper	No	No	Yes	Yes
Non-cumulative or cumulative or cumulative or cumulative or non-convertible or non-conv		Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
23   Convertible or non-convertible   Non-convertible   Non-convertible   Non-convertible   Non-convertible		Existence of step-up or other incentive to redeem	No	No	No	No
If convertible, conversion trigger(s)   -	22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
If convertible, fully or partially   -	23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion rate			_	_	1	I
If convertible, mandatory or optional conversion		If convertible, fully or partially	_	_	_	I
If convertible, specify instrument type convertible into		,		_	_	
If convertible, specify issuer of instrument it converts into						
No No Yes Yes   Yes     No No Yes   Yes   Yes     No No Yes   Yes   Yes   No No Yes   Yes   Yes   No No Yes   Yes   Yes   No No Yes   Yes   Yes   No No Yes   Ye						
If writedown, writedown trigger(s)  If writedown, writedown trigger(s)  If writedown, full or partial  If writedown, full or partial  If writedown, full or partial  If writedown, permanent or temporary  If writedown, permanent or temporary  If temporary write-own, description of writeup mechanism  If the writedown, full or partial  If writedown, full or partial  If writedown, full or partial  If writedown, full or part						
If writedown, writedown trigger(s)  If writedown, full or partial  If writedown, full or partial  If writedown, full or partial  If writedown, permanent or temporary  If temporary write-own, description of writeup mechanism  If temporary or Permanent  If temporary write-own, description of writeup mechanism  If temporary write-own, description of writeup mechani	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   -   Temporary or Permanent   Temporary or Permanent   Temporary or Permanent   Amount agreed with JFSA and other Regulatory authorities   Regulatory authorities   Regulatory authorities   Regulatory authorities   Type of subordination   -   -   Contractual   Contractual   Contractual	32	If writedown, full or partial		_	,	
34 If temporary write-own, description of writeup mechanism  — — — — — — — — — — — — — — — — — — —						
34a     Type of subordination     —     —     Contractual     Contractual       Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)     Perpetual subordinated     Subordinated     Subordinated       36     Non-compliant transitioned features     No     No     No     No			_	_	Amount agreed with JFSA and other	Amount agreed with JFSA and other
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)  Perpetual subordinated Subordinated Subordinated Subordinated Subordinated Subordinated Perpetual subordinated No	342	Type of subordination		_	<u> </u>	
35 immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)   Perpetual subordinated   Subordin	J4d		<del>-</del>	_	Contractual	Contractual
		immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)				
37   If yes, specify non-compliant features – – – –		1	No	No	No	No
	37	If yes, specify non-compliant features	_	_	_	_

		MUTB B3AT1-5	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	JPY 7.0 billion	JPY 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	Original maturity date	No maturity	No maturity	No maturity	No maturity
	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date and redemption amount	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	Subsequent call dates, if applicable	Each interest payment date after the first call date			
	Coupons / dividends				
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating	Fixed to floating
18	Coupon rate and any related index	*	*	*	*
19	Existence of a dividend stopper	Yes	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	NT (*11
24	If convertible, conversion trigger(s)	_			Non-convertible
25			_		Non-convertible  —
	If convertible, fully or partially	_	_	_	_ _
26	If convertible, conversion rate	<del>-</del>	_ _	<del>-</del>	- - -
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	- - -	- - -	- - -	- - - -
26 27 28	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	- - - -	- - - -	- - - -	- - - - -
26 27 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	- - - - -	- - - - -	- - - - -	- - - - -
26 27 28 29	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	    Yes	Yes	    Yes	- - - - - - Yes
26 27 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	- - - - -		- - - - -	
26 27 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  If writedown, writedown trigger(s)	- - - - Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen		- - - - Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen	
26 27 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				
26 27 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)  If writedown, full or partial		— — — — — — — — — — — — — — — — — — —		— — — — — — — — — — — — — — — — — — —
26 27 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				
26 27 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				
26 27 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				
26 27 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 immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)				
26 27 28 29 30 31 32 33 34 34a 35	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				

		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				
34	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	1 0 7	No maturity	No maturity	No maturity	No maturity
	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
	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				
	* '				
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	*	*	*	*
18 19	Coupon rate and any related index Existence of a dividend stopper	* Yes	* Yes	* Yes	* Yes
18 19 20	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	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	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	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	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	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	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 26	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 27	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	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	* 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	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	* 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	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 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
18 19 20 21 22 23 24 25 26 27 28 29 30	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 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	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 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 Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	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, 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	* 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	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	* 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	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 Type of subordination Position in subordination hierarchy in liquidation (specify instrument type	* 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	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	* 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 B3AT1-15	MUTB B3AT1-16
1	Issuer	Mitsubishi UFJ Trust and Banking			
2	Unique identifier (ISIN)	_		_	_
3	Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	Japan Law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet				
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			
5	Post-transitional Basel III rules from 2022/3/31	Additional Tier 1 capital			
6	Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking			
7	Instrument type	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
8	Amount recognised in regulatory capital				
	Consolidated	JPY 4.0 billion	JPY 4.0 billion	JPY 19.0 billion	JPY 14.0 billion
	Non-consolidated	JPY 4.0 billion	JPY 4.0 billion	JPY 19.0 billion	JPY 14.0 billion
9	Par value of instrument	JPY 4.0 billion	JPY 4.0 billion	JPY 19.0 billion	JPY 14.0 billion
10	Accounting classification				
	Consolidated	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	2023/6/2	2023/6/2
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity	No maturity	No maturity
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date and redemption amount	2028/1/15 at per	2033/1/15 at per	2028/7/15 at per	2033/7/15 at per
	Contingent call dates and redemption amount	Tax event or Regulatory event at per			
16	Subsequent call dates, if applicable	Each interest payment date after the first			
10	Subsequent can autes, it appreads	call date	call date	call date	call date
	Coupons / dividends				
17	Coupons / dividends Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating	Fixed to floating
17 18	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed to floating	Fixed to floating	Fixed to floating *	Fixed to floating
17 18 19	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed to floating  *  Yes			
17 18 19 20	Coupons / dividends 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			
17 18 19 20 21	Coupons / dividends 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	Fixed to floating  *  Yes  Fully discretionary  No	Fixed to floating  *  Yes  Fully discretionary  No
17 18 19 20 21 22	Coupons / dividends 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	Fixed to floating  *  Yes  Fully discretionary  No  Non-cumulative	Fixed to floating  *  Yes  Fully discretionary  No  Non-cumulative	Fixed to floating  *  Yes  Fully discretionary  No  Non-cumulative	Fixed to floating  *  Yes  Fully discretionary  No  Non-cumulative
17 18 19 20 21 22 23	Coupons / dividends 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	Fixed to floating  *  Yes  Fully discretionary  No  Non-cumulative  Non-convertible	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons / dividends 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  Non-convertible  -	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible —	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible —	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible —
17 18 19 20 21 22 23 24 25	Coupons / dividends  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	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible — —
17 18 19 20 21 22 23 24 25 26	Coupons / dividends  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	Fixed to floating  * Yes  Fully discretionary  No  Non-cumulative  Non-convertible	Fixed to floating  * Yes  Fully discretionary  No  Non-cumulative  Non-convertible
17 18 19 20 21 22 23 24 25 26 27	Coupons / dividends  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	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating  * Yes  Fully discretionary  No Non-cumulative  Non-convertible	Fixed to floating  * Yes  Fully discretionary  No Non-cumulative  Non-convertible	Fixed to floating  * Yes  Fully discretionary  No Non-cumulative  Non-convertible
17 18 19 20 21 22 23 24 25 26 27 28	Coupons / dividends  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	Fixed to floating  *  Yes  Fully discretionary  No  Non-cumulative  Non-convertible	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible
17 18 19 20 21 22 23 24 25 26 27 28	Coupons / dividends 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	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible
17 18 19 20 21 22 23 24 25 26 27 28	Coupons / dividends  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	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	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
17 18 19 20 21 22 23 24 25 26 27 28 29	Coupons / dividends 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	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible Yes	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible Yes	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible
17 18 19 20 21 22 23 24 25 26 27 28 29	Coupons / dividends  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	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 Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen	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 Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen
17 18 19 20 21 22 23 24 25 26 27 28 29	Coupons / dividends  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, 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	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.	Fixed to floating  * Yes  Fully discretionary  No  Non-cumulative  Non-convertible  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
17 18 19 20 21 22 23 24 25 26 27 28 29 30	Coupons / dividends  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. 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	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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons / dividends  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 Temporary or Permanent	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons / dividends  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	Fixed to floating  *  Yes  Fully discretionary  No  Non-cumulative  Non-convertible  Yes  Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.  Full or Partial  Temporary or Permanent  Amount agreed with JFSA and other Regulatory authorities	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons / dividends  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 entity concerned)	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible  Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual Subordinated	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible  Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual Subordinated	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible  Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual Subordinated	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible  Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual Subordinated
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Coupons / dividends  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	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual

MUTD D312-3 MUTD D312-3 MUTD D312-7 MUTD D3	MUTB B3T2-3	MUTB B3T2-5	MUTB B3T2-7	MUTB B3T2-8
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	MUTB B3T2-3	MUTB B3T2-5	MUTB B3T2-7	MUTB B3T2-8
1 Issuer	Mitsubishi UFJ Trust and Banking			
2 Unique identifier (ISIN)	_	_	_	_
3 Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	Japan Law
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet				
is achieved (for other TLAC-eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules by 2022/3/30	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5 Post-transitional Basel III rules from 2022/3/31	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
6 Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking			
7 Instrument type	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group			
8 Amount recognised in regulatory capital	Ź	,	,	
Consolidated	JPY 13.0 billion	JPY 9.9 billion	JPY 19.7 billion	JPY 12.0 billion
Non-consolidated	JPY 13.0 billion	JPY 9.9 billion	JPY 19.7 billion	JPY 12.0 billion
9 Par value of instrument	JPY 16.0 billion	JPY 11.0 billion	JPY 20.0 billion	JPY 12.0 billion
10 Accounting classification	,	,	,	,
Consolidated	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability - amortised cost
Non-consolidated	Liability – amortised cost			
11 Original date of issuance	2017/3/2	2017/9/15	2018/6/11	2018/10/31
12 Perpetual or dated	2017/3/2 Dated	2017/9/15 Dated	2018/6/11 Dated	2018/10/31 Dated
13 Original maturity date	2027/7/26	2028/1/12	2028/6/9	2028/10/31
14 Issuer call subject to prior supervisory approval	Yes	2028/1/12 Yes	Yes	2028/10/31 Yes
15 Optional call date and redemption amount		ies	ies	2023/10/31 at per
Contingent call dates and redemption amount	Tax event or Regulatory event at per			
16 Subsequent call dates, if applicable	– rax event of Regulatory event at per	–	— —	Each interest payment date after the first
Coupons / dividends				call date
1 '	P' 1	T* 1	P' 1	P: 1. C. C.
8	Fixed	Fixed	Fixed	Fixed to floating
18 Coupon rate and any related index 19 Existence of a dividend stopper	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step-up or other incentive to redeem	No	No	No	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23   Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)				—
25 If convertible, fully or partially		_	<u> </u>	
26 If convertible, conversion rate	_	_		_
27 If convertible, mandatory or optional conversion	_	_	_	_
28 If convertible, specify instrument type convertible into	_	_	_	_
29 If convertible, specify issuer of instrument it converts into	_	_	_	_
30 Writedown feature	Yes	Yes	Yes	Yes
31 If writedown, writedown trigger(s)	Non-viability event : Specified item 2 measures, etc.			
32 If writedown, full or partial	Full	Full	Full	Full
33 If writedown, permanent or temporary	Permanent	Permanent	Permanent	Permanent
34 If temporary write-own, description of writeup mechanism	—	_	_	_
34a Type of subordination	Contractual	Contractual	Contractual	Contractual
Position in subordination hierarchy in liquidation (specify instrument type	Contractual	Contractual	Contractual	Contractual
35 immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Other internal TLAC	Other internal TLAC	Other internal TLAC	Other internal TLAC
	Other internal TLAC	Other internal TLAC	Other internal TLAC  No	Other internal TLAC  No

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

	MUTB B3T2-9	MUTB B3T2-10	MUTB B3T2-11	MUTB B3T2-12
1 Issuer	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
2 Unique identifier (ISIN)	_	_	_	_
3 Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	Japan Law
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules by 2022/3/30	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5 Post-transitional Basel III rules from 2022/3/31	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
6 Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
7 Instrument type	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
8 Amount recognised in regulatory capital	, ,	,	,	,
Consolidated	IPY 4.0 billion	IPY 15.0 billion	JPY 2.5 billion	JPY 2.0 billion
Non-consolidated	JPY 4.0 billion	JPY 15.0 billion	JPY 2.5 billion	JPY 2.0 billion
9 Par value of instrument	JPY 4.0 billion	JPY 15.0 billion	JPY 2.5 billion	JPY 2.0 billion
10 Accounting classification	,	,	)	,
Consolidated	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability – amortised cost
Non-consolidated	Liability - amortised cost	Liability – amortised cost	Liability - amortised cost	Liability - amortised cost
11 Original date of issuance	2019/9/20	2019/9/20	2020/5/29	2020/5/29
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	2030/1/15	2030/1/15	2030/5/29	2030/5/29
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date and redemption amount	_	2025/1/15 at per	_	2025/5/29 at per
Contingent call dates and redemption amount	Tax event or Regulatory event at per	Tax event or Regulatory event at per	Tax event or Regulatory event at per	Tax event or Regulatory event at per
16 Subsequent call dates, if applicable	_	_	<u> </u>	Each interest payment date after the first
Coupons / dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed to floating
18 Coupon rate and any related index	*	*	*	*
19 Existence of a dividend stopper	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step-up or other incentive to redeem	No	No	No	NT.
22 Non-cumulative or cumulative				No
	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible		
24 If convertible, conversion trigger(s)			Non-cumulative	Non-cumulative
24 If convertible, conversion trigger(s) 25 If convertible, fully or partially	Non-convertible	Non-convertible	Non-cumulative Non-convertible — —	Non-cumulative Non-convertible — — —
24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate	Non-convertible	Non-convertible	Non-cumulative Non-convertible — — —	Non-cumulative Non-convertible
24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion	Non-convertible	Non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible
24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into	Non-convertible	Non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible
24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into	Non-convertible	Non-convertible	Non-cumulative  Non-convertible	Non-cumulative Non-convertible
24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into	Non-convertible	Non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible
24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into	Non-convertible	Non-convertible	Non-cumulative  Non-convertible	Non-cumulative Non-convertible
24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s)	Non-convertible  Yes Non-viability event :	Non-convertible	Non-cumulative  Non-convertible  Yes  Non-viability event :	Non-cumulative Non-convertible  Yes Non-viability event :
24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s)	Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.	Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.	Non-cumulative  Non-convertible  Yes  Non-viability event : Specified item 2 measures, etc.	Non-cumulative Non-convertible Yes Non-viability event : Specified item 2 measures, etc.
24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial	Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.  Full	Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.  Full	Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc.	Non-cumulative Non-convertible Yes Non-viability event : Specified item 2 measures, etc.
24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial 33 If writedown, permanent or temporary	Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.  Full Permanent	Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.  Full	Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc.	Non-cumulative Non-convertible Yes Non-viability event : Specified item 2 measures, etc.
24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial 33 If writedown, permanent or temporary 34 If temporary write-own, description of writeup mechanism	Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.  Full Permanent	Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.  Full Permanent	Non-cumulative Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.  Full Permanent -	Non-cumulative Non-convertible  Yes Non-viability event: Specified item 2 measures, etc.  Full Permanent
24     If convertible, conversion trigger(s)       25     If convertible, fully or partially       26     If convertible, conversion rate       27     If convertible, mandatory or optional conversion       28     If convertible, specify instrument type convertible into       29     If convertible, specify issuer of instrument it converts into       30     Writedown feature       31     If writedown, writedown trigger(s)       32     If writedown, full or partial       33     If writedown, permanent or temporary       34     If temporary write-own, description of writeup mechanism       34a     Type of subordination       Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal	Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.  Full Permanent Contractual	Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.  Full Permanent Contractual	Non-cumulative Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.  Full Permanent Contractual	Non-cumulative Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.  Full Permanent Contractual

		MUTB B3T2-13	MUTB B3T2-14	MUTB B3T2-15	MUTB B3T2-16
1	Issuer	Mitsubishi UFJ Trust and Banking			
	Unique identifier (ISIN)	_	I	_	-
3	Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	Japan Law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet				
Su	is achieved (for other TLAC-eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules by 2022/3/30	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Post-transitional Basel III rules from 2022/3/31	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
6	Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking			
7	Instrument type	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group			
8	Amount recognised in regulatory capital				
	Consolidated	JPY 2.0 billion	JPY 10.0 billion	JPY 32.0 billion	JPY 81.0 billion
	Non-consolidated	JPY 2.0 billion	JPY 10.0 billion	JPY 32.0 billion	JPY 81.0 billion
9	Par value of instrument	JPY 2.0 billion	JPY 10.0 billion	JPY 32.0 billion	JPY 81.0 billion
=	Accounting classification	,	Z	7	,
	Consolidated	Liability - amortised cost	Liability - amortised cost	Liability – amortised cost	Liability - amortised cost
	Non-consolidated	Liability – amortised cost	Liability - amortised cost	Liability – amortised cost	Liability - amortised cost
11	Original date of issuance	2021/6/1	2021/7/30	2022/7/29	2022/7/29
	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	2031/5/30	2031/7/30	2032/7/29	2032/7/29
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date and redemption amount	2026/6/1 at per	2026/7/30 at per	——————————————————————————————————————	2027/7/29 at per
10	Contingent call dates and redemption amount	Tax event or Regulatory event at per			
		Each interest payment date after the first	rax event of regulatory event at per	rax event of regulatory event at per	rax event of Regulatory event at per
16	Subsequent call dates, if applicable	call date	ı	_	_
	Coupons / dividends				
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed	Fixed	Fixed
18	Coupon rate and any related index	*	*	*	*
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	_	<u> </u>	_	_
25	If convertible, fully or partially	_		_	_
26	If convertible, conversion rate	_	<u> </u>	_	
27	If convertible, mandatory or optional conversion	_	_	_	_
28	If convertible, specify instrument type convertible into	_	_	_	_
29	If convertible, specify issuer of instrument it converts into	_	_	_	_
30	Writedown feature	Yes	Yes	Yes	Yes
31	If writedown, writedown trigger(s)	Non-viability event : Specified item 2 measures, etc.			
32	If writedown, full or partial	Full	Full	Full	Full
33	If writedown, permanent or temporary	Permanent	Permanent	Permanent	Permanent
34	If temporary write-own, description of writeup mechanism	-	-	-	_
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual
	Position in subordination hierarchy in liquidation (specify instrument type				
35	immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Other internal TLAC	Other internal TLAC	Other internal TLAC	Other internal TLAC
36	Non-compliant transitioned features	No	No	No	No
-	<u> </u>			_	
37	If yes, specify non-compliant features	_	_	_	_

MUTB B3T2-17	MUTB B3T2-18	MUTB B3T2-19

		MUTB B3T2-17	MUTB B3T2-18	MUTB B3T2-19
1	Issuer	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
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	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Post-transitional Basel III rules from 2022/3/31	Tier 2 capital	Tier 2 capital	Tier 2 capital
		•	•	•
6	Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
$\neg$		Subordinated Loan borrowed from	Subordinated Loan borrowed from	Subordinated Loan borrowed from
7	Instrument type	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group
8	Amount recognised in regulatory capital			
	Consolidated	JPY 2.0 billion	JPY 8.0 billion	JPY 55.0 billion
	Non-consolidated	JPY 2.0 billion	JPY 8.0 billion	JPY 55.0 billion
9	Par value of instrument	JPY 2.0 billion	JPY 8.0 billion	JPY 55.0 billion
	Accounting classification	JF 1 2.0 billion	JF 1 8.0 DIIIIOII	JF 1 55.0 DIIIION
10	Accounting classification			
	Consolidated	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
	Non-consolidated	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	2022/8/3	2023/2/1	2023/2/1
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	2032/8/3	2033/7/28	2033/7/28
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date and redemption amount	2027/8/3 at per	ı	2028/7/28 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
$\dashv$		Each interest payment date after the first	rus event of regulatory event at per	Tax event of regulatory event at per
16	Subsequent call dates, if applicable	call date	_	_
$\neg$	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed	Fixed
18	Coupon rate and any related index	*	*	*
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No	No
22				
-	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
20	Non-cumulative or cumulative	Non-convertible	Non-cumulative	Non-convertible
24	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	Convertible or non-convertible If convertible, conversion trigger(s)	Non-convertible —	Non-convertible —	Non-convertible  —
25	Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially	Non-convertible  — — —	Non-convertible — —	Non-convertible
25 26	Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate	Non-convertible	Non-convertible	Non-convertible  — — — — —
25 26 27	Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion	Non-convertible	Non-convertible	Non-convertible
25 26 27 28	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	Non-convertible	Non-convertible	Non-convertible
25 26 27 28 29	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	Non-convertible	Non-convertible	Non-convertible
25 26 27 28 29	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	Non-convertible	Non-convertible	Non-convertible
25 26 27 28 29 30	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	Non-convertible	Non-convertible  Yes	Non-convertible
25 26 27 28 29	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	Non-convertible	Non-convertible	Non-convertible
25 26 27 28 29 30	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)	Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.	Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.	Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.
25 26 27 28 29 30 31	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	Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.  Full	Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.  Full	Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.  Full
25 26 27 28 29 30	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)	Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.	Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.	Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.
25 26 27 28 29 30 31	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	Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.  Full	Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.  Full	Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.  Full
25 26 27 28 29 30 31 32 33 34	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	Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.  Full	Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.  Full	Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.  Full
25 26 27 28 29 30 31 32 33 34 34a	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	Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.  Full Permanent	Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.  Full Permanent	Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.  Full  Permanent
25 26 27 28 29 30 31 32 33 34 34a	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	Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.  Full Permanent Contractual	Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.  Full Permanent Contractual	Non-convertible
25 26 27 28 29 30 31 32 33 34 34a 35	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	Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.  Full Permanent	Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.  Full Permanent	Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.  Full  Permanent
25 26 27 28 29 30 31 32 33 34 34a 35	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	Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.  Full Permanent Contractual	Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.  Full Permanent Contractual	Non-convertible

Weighted-average of interest rate which are shown "  $\ast$  " in item 29 in the list

Weighted-average of interest rates	1.068% (round to three decimal places)
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