	MUFG T1-1	MUFG T1-2	MUFG B3AT1-B-2	MUFG B3AT1-B-3
1 Issuer	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Morgan Stanley Securities,	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group
2 Unique identifier (ISIN)	TSE code : 8306	ACOM, Mitsubishi UFJ NICOS, etc.	IP390290AFA8	IP390290BG37
3 Governing law(s) of the instrument	Japan Law	 Japan Law, etc	Japan Law	Japan Law
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet	Jupun Zum	Jupun Zum) ett	Jupun Lun	Jupuit Lutt
<sup>3a</sup> is achieved (for other TLAC-eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules by 2022/3/30	Common equity Tier1 capital	Common equity Tier1 capital, etc.	Additional Tier 1 capital	Additional Tier 1 capital
5 Post-transitional Basel III rules from 2022/3/31	Common equity Tier1 capital	Common equity Tier1 capital, etc.	Additional Tier 1 capital	Additional Tier 1 capital
6 Eligible at solo/group/group and solo	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group, MUFG Bank, Mitsubishi UFJ Trust & Banking	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group
7 Instrument type	Common stock	Common stock, etc.	Perpetual Subordinated Bonds	Perpetual Subordinated Bonds
8 Amount recognised in regulatory capital				
Consolidated	JPY 15,238.4 billion	JPY 547.6 billion	JPY 150.0 billion	JPY 300.0 billion
Non-consolidated		_		_
9 Par value of instrument			JPY 150.0 billion	JPY 300.0 billion
10 Accounting classification				
Consolidated	Shareholders' equity	Non-controlling interest in consolidated subsidiary	Liability - amortised cost	Liability - amortised cost
Non-consolidated	_	_	—	_
11 Original date of issuance	—	—	2015/10/29	2016/3/3
12 Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13 Original maturity date	_	_	No maturity	No maturity
14 Issuer call subject to prior supervisory approval	No	No	Yes	Yes
15 Optional call date and redemption amount	—	—	2026/1/15 at par	2026/7/15 at par
Contingent call dates and redemption amount		—	Tax event or Regulatory event at par	Tax event or Regulatory event at par
16 Subsequent call dates, if applicable	_	_	Each interest payment date after the first call date	Each interest payment date after the first call date
Coupons / dividends				
17 Fixed or floating dividend/coupon	—	—	Fixed to floating	Fixed to floating
18 Coupon rate and any related index			2.50%	1.94%
19   Existence of a dividend stopper	No	No	Yes	Yes
<ul> <li>20 Fully discretionary, partially discretionary or mandatory</li> <li>21 Existence of step-up or other incentive to redeem</li> </ul>	Fully discretionary No	Fully discretionary No	Fully discretionary No	Fully discretionary No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)	_	-	_	_
25 If convertible, fully or partially	_	_	_	_
26 If convertible, conversion rate	_	_	_	_
27 If convertible, mandatory or optional conversion	-	-	—	-
28 If convertible, specify instrument type convertible into	_	_	_	
29 If convertible, specify issuer of instrument it converts into	_	_		
30 Writedown feature	No	No	Yes	Yes
31 If writedown, writedown trigger(s)	-	-	MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc.	MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc.
32 If writedown, full or partial	-	-	Full or Partial	Full or Partial
33 If writedown, permanent or temporary	_	_	Temporary or Permanent	Temporary or Permanent
34 If temporary write-own, description of writeup mechanism	_	-	Amount agreed with JFSA and other Regulatory authorities	Amount agreed with JFSA and other Regulatory authorities
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	Preferred stock, etc.	Subordinated	Subordinated
36 Non-compliant transitioned features	No	No	No	No
37 If yes, specify non-compliant features			· -	

		MUFG B3AT1-B-5	MUFG B3AT1-B-7	MUFG B3AT1-B-8	MUFG B3AT1-B-9
1	Issuer	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group
2	Unique identifier (ISIN)	JP390290BGA4	JP390290BHA2	JP390290BJC4	JP390290CJC2
3	Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	Japan Law
20	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet				
5a	is achieved (for other TLAC-eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules by 2022/3/30	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital
5	Post-transitional Basel III rules from 2022/3/31	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital
6	Eligible at solo/group/group and solo	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group
7	Instrument type	Perpetual Subordinated Bonds	Perpetual Subordinated Bonds	Perpetual Subordinated Bonds	Perpetual Subordinated Bonds
8	Amount recognised in regulatory capital				
	Consolidated	JPY 150.0 billion	JPY 150.0 billion	JPY 60.0 billion	JPY 95.0 billion
	Non-consolidated	_	_	_	_
	Par value of instrument	JPY 150.0 billion	JPY 150.0 billion	JPY 60.0 billion	JPY 95.0 billion
10	Accounting classification				
	Consolidated	Liability - amortised cost	Liability – amortised cost	Liability - amortised cost	Liability - amortised cost
	Non-consolidated	—	—	—	—
11	Original date of issuance	2016/10/24	2017/10/23	2018/12/18	2018/12/18
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity	No maturity	No maturity
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date and redemption amount	2027/7/15 at par	2028/7/15 at par	2024/1/15 at par	2029/1/15 at par
	Contingent call dates and redemption amount	Tax event or Regulatory event at par	Tax event or Regulatory event at par	Tax event or Regulatory event at par	Tax event or Regulatory event at par
	Colorence of the later of the literation	Each interest payment date after the first	Each interest payment date after the first	Each interest payment date after the first	Each interest payment date after the first
16	Subsequent call dates, if applicable	call date	call date	call date	call date
16	Coupons / dividends			call date	call date
16 17	Coupons / dividends Fixed or floating dividend/coupon	call date Fixed to floating	call date Fixed to floating	call date Fixed to floating	call date Fixed to floating
17 18	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index	call date Fixed to floating 1.40%	call date Fixed to floating 1.34%	call date Fixed to floating 1.03%	call date Fixed to floating 1.23%
17 18 19	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	call date Fixed to floating 1.40% Yes	call date Fixed to floating 1.34% Yes	call date Fixed to floating 1.03% Yes	call date Fixed to floating 1.23% 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	call date Fixed to floating 1.40% Yes Fully discretionary	call date Fixed to floating 1.34% Yes Fully discretionary	call date Fixed to floating 1.03% Yes Fully discretionary	call date       Fixed to floating       1.23%       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	call date Fixed to floating 1.40% Yes Fully discretionary No	call date Fixed to floating 1.34% Yes Fully discretionary No	call date Fixed to floating 1.03% Yes Fully discretionary No	call date       Fixed to floating       1.23%       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	call date Fixed to floating 1.40% Yes Fully discretionary No Non-cumulative	call date Fixed to floating 1.34% Yes Fully discretionary No Non-cumulative	call date Fixed to floating 1.03% Yes Fully discretionary No Non-cumulative	call date       Fixed to floating       1.23%       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	call date Fixed to floating 1.40% Yes Fully discretionary No Non-cumulative Non-convertible	call date Fixed to floating 1.34% Yes Fully discretionary No Non-cumulative Non-convertible	call date Fixed to floating 1.03% Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating         Fixed to floating         1.23%         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)	call date Fixed to floating 1.40% Yes Fully discretionary No Non-cumulative Non-convertible	call date Fixed to floating 1.34% Yes Fully discretionary No Non-cumulative Non-convertible	call date Fixed to floating 1.03% Yes Fully discretionary No Non-cumulative Non-convertible —	call date         Fixed to floating         Fixed to floating         1.23%         Yes         Fully discretionary         No         Non-cumulative         Non-convertible         —
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	call date Fixed to floating 1.40% Yes Fully discretionary No Non-cumulative Non-convertible	call date Fixed to floating 1.34% Yes Fully discretionary No Non-cumulative Non-convertible	call date Fixed to floating 1.03% Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating         Fixed to floating         1.23%         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, fully or partially	call date       Fixed to floating       1.40%       Yes       Fully discretionary       No       Non-cumulative       Non-convertible	call date  Fixed to floating  1.34%  Yes  Fully discretionary  No  Non-cumulative  Non-convertible  -  -  -  -	call date       Fixed to floating       1.03%       Yes       Fully discretionary       No       Non-cumulative       Non-convertible	call date       Fixed to floating       1.23%       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, conversion rate	call date       Fixed to floating       1.40%       Yes       Fully discretionary       No       Non-cumulative       Non-convertible	call date  Fixed to floating  1.34%  Yes  Fully discretionary  No  Non-cumulative  Non-convertible	call date       Fixed to floating       1.03%       Yes       Fully discretionary       No       Non-cumulative       Non-convertible	Fixed to floating         Fixed to floating         1.23%         Yes         Fully discretionary         No         Non-comulative         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, fully or partially         If convertible, nandatory or optional conversion	call date       Fixed to floating       1.40%       Yes       Fully discretionary       No       Non-cumulative       Non-convertible	call date  Fixed to floating  1.34%  Yes  Fully discretionary  No  Non-cumulative  Non-convertible  -  -  -  -  -  -  -  -  -  -  -  -  -	call date       Fixed to floating       1.03%       Yes       Fully discretionary       No       Non-cumulative       Non-convertible	call date         Fixed to floating         1.23%         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	Fixed to floating         1.40%         Yes         Fully discretionary         No         Non-cumulative         Non-convertible         —	call date         Fixed to floating         1.34%         Yes         Fully discretionary         No         Non-cumulative         Non-convertible         —	Fixed to floating         1.03%         Yes         Fully discretionary         No         Non-cumulative         Non-convertible         —	Fixed to floating         1.23%         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 issuer of instrument it converts into	Fixed to floating         1.40%         Yes         Fully discretionary         No         Non-cumulative         Non-convertible         —	call date         Fixed to floating         1.34%         Yes         Fully discretionary         No         Non-cumulative         Non-convertible         —	Fixed to floating         1.03%         Yes         Fully discretionary         No         Non-cumulative         Non-convertible	Fixed to floating         1.23%         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, 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	Fixed to floating         1.40%         Yes         Fully discretionary         No         Non-cumulative         Non-convertible         -         -         -         -         -         -         -         -         -         Yes         MUFG's consolidated CET1 capital ratio	Fixed to floating         1.34%         Yes         Fully discretionary         No         Non-cumulative         Non-convertible         —         Yes	Fixed to floating         1.03%         Yes         Fully discretionary         No         Non-cumulative         Non-convertible         —         —         —         —         —         —         —         —         —         Yes         MUFG's consolidated CET1 capital ratio	Fixed to floating         1.23%         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, 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)	call date         Fixed to floating         1.40%         Yes         Fully discretionary         No         Non-cumulative         Non-convertible         —	call date         Fixed to floating         1.34%         Yes         Fully discretionary         No         Non-cumulative         Non-convertible         —         Yes         MUFG'	Fixed to floating         1.03%         Yes         Fully discretionary         No         Non-cumulative         Non-convertible         -         -         -         -         Yes         MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc.         Full or Partial         Temporary or Permanent	call date         Fixed to floating         1.23%         Yes         Fully discretionary         No         Non-cumulative         Non-convertible         -         -         -         -         -         Yes         MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc.         Full or Partial         Temporary or Permanent
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	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, full or partial	Fixed to floating         1.40%         Yes         Fully discretionary         No         Non-cumulative         Non-convertible         -         -         -         -         -         Yes         MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc.         Full or Partial	call date  Fixed to floating  1.34%  Yes  Fully discretionary  No  Non-cumulative  Non-convertible	Fixed to floating         1.03%         Yes         Fully discretionary         No         Non-cumulative         Non-convertible         -         -         -         -         -         Yes         MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc.         Full or Partial	call date         Fixed to floating         1.23%         Yes         Fully discretionary         No         Non-cumulative         Non-convertible         -
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 issuer of instrument it converts into         Writedown feature         If writedown, writedown trigger(s)         If writedown, full or partial         If writedown, permanent or temporary	Fixed to floating         1.40%         Yes         Fully discretionary         No         Non-cumulative         Non-convertible         -         -         -         -         Yes         MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc.         Full or Partial         Temporary or Permanent         Amount agreed with JFSA and other	call date         Fixed to floating         1.34%         Yes         Fully discretionary         No         Non-cumulative         Non-convertible         -         -         -         -         Yes         MUFG's consolidated CET1 capital ratio         fallen below 5.125%, etc.         Full or Partial         Temporary or Permanent         Amount agreed with JFSA and other	Fixed to floating         1.03%         Yes         Fully discretionary         No         Non-cumulative         Non-convertible         -         -         -         -         Yes         MUFG's consolidated CET1 capital ratio         fallen below 5.125%, etc.         Full or Partial         Temporary or Permanent         Amount agreed with JFSA and other	call date         Fixed to floating         1.23%         Yes         Fully discretionary         No         Non-cumulative         Non-convertible         -
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, 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 hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal	Fixed to floating         1.40%         Yes         Fully discretionary         No         Non-cumulative         Non-convertible         -         -         -         -         Yes         MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc.         Full or Partial         Temporary or Permanent         Amount agreed with JFSA and other Regulatory authorities	call date         Fixed to floating         1.34%         Yes         Fully discretionary         No         Non-cumulative         Non-convertible         -         -         -         -         Yes         MUFG's consolidated CET1 capital ratio         fallen below 5.125%, etc.         Full or Partial         Temporary or Permanent         Amount agreed with JFSA and other         Regulatory authorities	Fixed to floating         1.03%         Yes         Fully discretionary         No         Non-cumulative         Non-convertible         -         -         -         -         Yes         MUFG's consolidated CET1 capital ratio         fallen below 5.125%, etc.         Full or Partial         Temporary or Permanent         Amount agreed with JFSA and other         Regulatory authorities	call date         Fixed to floating         1.23%         Yes         Fully discretionary         No         Non-cumulative         Non-convertible         -         -         -         -         -         Yes         MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc.         Full or Partial         Temporary or Permanent         Amount agreed with JFSA and other Regulatory authorities
17           18           19           20           21           22           23           24           25           26           27           28           29           30           31           32           33           34           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, 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)	call date         Fixed to floating         1.40%         Yes         Fully discretionary         No         Non-cumulative         Non-convertible         -	call date         Fixed to floating         1.34%         Yes         Fully discretionary         No         Non-cumulative         Non-convertible         -	Fixed to floating         1.03%         Yes         Fully discretionary         No         Non-cumulative         Non-convertible         -	call date         Fixed to floating         1.23%         Yes         Fully discretionary         No         Non-cumulative         Non-convertible         -
17         18         19         20         21         22         23         24         25         26         27         28         29         30         31         32         33         34         35         36	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 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 hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal	call date         Fixed to floating         1.40%         Yes         Fully discretionary         No         Non-cumulative         Non-convertible         -	Fixed to floating         1.34%         Yes         Fully discretionary         No         Non-cumulative         Non-convertible         -         -         -         -         -         Yes         MUFG's consolidated CET1 capital ratio         fallen below 5.125%, etc.         Full or Partial         Temporary or Permanent         Amount agreed with JFSA and other         Regulatory authorities         Contractual	Fixed to floating         1.03%         Yes         Fully discretionary         No         Non-cumulative         Non-convertible         -         -         -         -         Yes         MUFG's consolidated CET1 capital ratio         fallen below 5.125%, etc.         Full or Partial         Temporary or Permanent         Amount agreed with JFSA and other         Regulatory authorities         Contractual	call date         Fixed to floating         1.23%         Yes         Fully discretionary         No         Non-cumulative         Non-convertible         -

	MUFG B3AT1-B-10	MUFG B3AT1-B-11	MUFG B3AT1-B-12	MUFG B3AT1-B-13
1 Issuer	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group
2 Unique identifier (ISIN)	JP390290AKA8	JP390290BKA6	JP390290ALA6	JP390290BLA4
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				
<sup>5a</sup> is achieved (for other TLAC-eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules by 2022/3/30	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital
5 Post-transitional Basel III rules from 2022/3/31	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital
6 Eligible at solo/group/group and solo	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group
7 Instrument type	Perpetual Subordinated Bonds	Perpetual Subordinated Bonds	Perpetual Subordinated Bonds	Perpetual Subordinated Bonds
8 Amount recognised in regulatory capital				
Consolidated	JPY 157.0 billion	JPY 116.0 billion	JPY 23.0 billion	JPY 37.0 billion
Non-consolidated		_	_	_
9 Par value of instrument	JPY 157.0 billion	JPY 116.0 billion	JPY 23.0 billion	JPY 37.0 billion
10 Accounting classification				
Consolidated	Liability – amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Non-consolidated	—	—	—	—
11 Original date of issuance	2019/10/16	2019/10/16	2020/10/19	2020/10/19
12 Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13 Original maturity date	No maturity	No maturity	No maturity	No maturity
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date and redemption amount	2025/1/15 at par	2030/1/15 at par	2026/1/15 at par	2031/1/15 at par
Contingent call dates and redemption amount	Tax event or Regulatory event at par	Tax event or Regulatory event at par	Tax event or Regulatory event at par	Tax event or Regulatory event at par
16 Subsequent call dates, if applicable	Each interest payment date after the first call date	Each interest payment date after the first call date	Each interest payment date after the first call date	Each interest payment date after the first call date
Coupons / dividends				
17 Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating	Fixed to floating
18         Coupon rate and any related index	0.82%	1.00%	0.851%	1.038%
19   Existence of a dividend stopper     20   Exile discussion of the discussion of th	Yes	Yes	Yes	Yes Fully discretionary
<ul><li>20 Fully discretionary, partially discretionary or mandatory</li><li>21 Existence of step-up or other incentive to redeem</li></ul>	Fully discretionary	Fully discretionary	Fully discretionary	FILLIV discretionary
22 Non-cumulative or cumulative	No		No	
	No Non-cumulative	No	No Non-cumulative	No
23 Convertible or non-convertible	Non-cumulative	Non-cumulative	Non-cumulative	No Non-cumulative
23 Convertible or non-convertible 24 If convertible, conversion trigger(s)				No
24 If convertible, conversion trigger(s)	Non-cumulative Non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible	No Non-cumulative Non-convertible
	Non-cumulative Non-convertible —	Non-cumulative Non-convertible —	Non-cumulative Non-convertible —	No Non-cumulative Non-convertible —
<ul><li>24 If convertible, conversion trigger(s)</li><li>25 If convertible, fully or partially</li></ul>	Non-cumulative Non-convertible — —	Non-cumulative Non-convertible — —	Non-cumulative Non-convertible — —	No Non-cumulative Non-convertible — —
<ul> <li>24 If convertible, conversion trigger(s)</li> <li>25 If convertible, fully or partially</li> <li>26 If convertible, conversion rate</li> <li>27 If convertible, mandatory or optional conversion</li> <li>28 If convertible, specify instrument type convertible into</li> </ul>	Non-cumulative Non-convertible — — — —	Non-cumulative Non-convertible	Non-cumulative Non-convertible	No Non-cumulative Non-convertible — — —
<ul> <li>24 If convertible, conversion trigger(s)</li> <li>25 If convertible, fully or partially</li> <li>26 If convertible, conversion rate</li> <li>27 If convertible, mandatory or optional conversion</li> <li>28 If convertible, specify instrument type convertible into</li> <li>29 If convertible, specify issuer of instrument it converts into</li> </ul>	Non-cumulative Non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible	No Non-cumulative Non-convertible
<ul> <li>24 If convertible, conversion trigger(s)</li> <li>25 If convertible, fully or partially</li> <li>26 If convertible, conversion rate</li> <li>27 If convertible, mandatory or optional conversion</li> <li>28 If convertible, specify instrument type convertible into</li> </ul>	Non-cumulative Non-convertible Yes	Non-cumulative Non-convertible Yes	Non-cumulative Non-convertible	No Non-cumulative Non-convertible — — — — — — — — — — — — — — — — — — —
<ul> <li>24 If convertible, conversion trigger(s)</li> <li>25 If convertible, fully or partially</li> <li>26 If convertible, conversion rate</li> <li>27 If convertible, mandatory or optional conversion</li> <li>28 If convertible, specify instrument type convertible into</li> <li>29 If convertible, specify issuer of instrument it converts into</li> </ul>	Non-cumulative Non-convertible Yes	Non-cumulative Non-convertible	Non-cumulative Non-convertible	No Non-cumulative Non-convertible — — — — — — — — — — — — — — — — — — —
24If convertible, conversion trigger(s)25If convertible, fully or partially26If convertible, conversion rate27If convertible, mandatory or optional conversion28If convertible, specify instrument type convertible into29If convertible, specify issuer of instrument it converts into30Writedown feature31If writedown, writedown trigger(s)32If writedown, full or partial	Non-cumulative Non-convertible — — — — — — — — — — — — — — — — — — —	Non-cumulative Non-convertible	Non-cumulative Non-convertible — — — — — — — — — — — — — — — — — — —	No Non-cumulative Non-convertible — — — — — — — — — — — — — — — — — — —
24If convertible, conversion trigger(s)25If convertible, fully or partially26If convertible, conversion rate27If convertible, mandatory or optional conversion28If convertible, specify instrument type convertible into29If convertible, specify issuer of instrument it converts into30Writedown feature31If writedown, writedown trigger(s)	Non-cumulative Non-convertible — — — — — — — — — — — — — — — — — — —	Non-cumulative Non-convertible  Non-convertible     Yes MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent	Non-cumulative Non-convertible  Yes MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent	No Non-cumulative Non-convertible — — — — — — — — — MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent
<ul> <li>24 If convertible, conversion trigger(s)</li> <li>25 If convertible, fully or partially</li> <li>26 If convertible, conversion rate</li> <li>27 If convertible, mandatory or optional conversion</li> <li>28 If convertible, specify instrument type convertible into</li> <li>29 If convertible, specify issuer of instrument it converts into</li> <li>30 Writedown feature</li> <li>31 If writedown, writedown trigger(s)</li> <li>32 If writedown, full or partial</li> </ul>	Non-cumulative Non-convertible — — — — — — — — — — — — — — — — — — —	Non-cumulative Non-convertible	Non-cumulative Non-convertible — — — — — — — — — — — — — — — — — — —	No Non-cumulative Non-convertible — — — — — — — — — — — — — — — — — — —
<ul> <li>24 If convertible, conversion trigger(s)</li> <li>25 If convertible, fully or partially</li> <li>26 If convertible, conversion rate</li> <li>27 If convertible, mandatory or optional conversion</li> <li>28 If convertible, specify instrument type convertible into</li> <li>29 If convertible, specify issuer of instrument it converts into</li> <li>30 Writedown feature</li> <li>31 If writedown, writedown trigger(s)</li> <li>32 If writedown, full or partial</li> <li>33 If writedown, permanent or temporary</li> </ul>	Non-cumulative Non-convertible — — — — — — — — — — — — — — — — — — —	Non-cumulative Non-convertible MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other	Non-cumulative Non-convertible	No         Non-cumulative         Non-convertible         —        —         —        —        —        —        —        —        —        —        —        —        —        —        —        —
24If convertible, conversion trigger(s)25If convertible, fully or partially26If convertible, conversion rate27If convertible, mandatory or optional conversion28If convertible, specify instrument type convertible into29If convertible, specify issuer of instrument it converts into30Writedown feature31If writedown, writedown trigger(s)32If writedown, full or partial33If writedown, permanent or temporary34If temporary write-own, description of writeup mechanism34aType of subordination35immediately senior to instrument in the insolvency creditor hierarchy of the legal	Non-cumulative         Non-convertible         —         —         —         —         —         —         —         —         —         —         —         —         MUFG's consolidated CET1 capital ratio         fallen below 5.125%, etc.         Full or Partial         Temporary or Permanent         Amount agreed with JFSA and other         Regulatory authorities	Non-cumulative Non-convertible NUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	Non-cumulative Non-convertible  Yes MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	No         Non-cumulative         Non-convertible         —
24If convertible, conversion trigger(s)25If convertible, fully or partially26If convertible, conversion rate27If convertible, mandatory or optional conversion28If convertible, specify instrument type convertible into29If convertible, specify issuer of instrument it converts into30Writedown feature31If writedown, writedown trigger(s)32If writedown, full or partial33If writedown, permanent or temporary34If temporary write-own, description of writeup mechanism34aType of subordinationPosition in subordination hierarchy in liquidation (specify instrument type	Non-cumulative         Non-convertible         —         MUFG's consolidated CET1 capital ratio         fallen below 5.125%, etc.         Full or Partial         Temporary or Permanent         Amount agreed with JFSA and other         Regulatory authorities         Contractual	Non-cumulative         Non-convertible         —         MUFG's consolidated CET1 capital ratio         fallen below 5.125%, etc.         Full or Partial         Temporary or Permanent         Amount agreed with JFSA and other         Regulatory authorities         Contractual	Non-cumulative Non-convertible  NUFG'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	No         Non-cumulative         Non-convertible         —

	MUFG B3AT1-B-14	MUFG B3AT1-B-15	MUFG B3AT1-B-16	MUFG B3AT1-B-17
1 Issuer	Mitsubishi UFJ Financial Group			
2 Unique identifier (ISIN)	JP390290AMA4	IP390290AN96	IP390290BN95	JP390290AP60
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				
<sup>3a</sup> is achieved (for other TLAC-eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules by 2022/3/30	Additional Tier 1 capital			
5 Post-transitional Basel III rules from 2022/3/31	Additional Tier 1 capital			
6 Eligible at solo/group/group and solo	Mitsubishi UFJ Financial Group			
7 Instrument type	Perpetual Subordinated Bonds	Perpetual Subordinated Bonds	Perpetual Subordinated Bonds	Perpetual Subordinated Bonds
8 Amount recognised in regulatory capital				
Consolidated	JPY 40.0 billion	JPY 50.0 billion	JPY 40.0 billion	JPY 192.0 billion
Non-consolidated	_	_	_	
9 Par value of instrument	JPY 40.0 billion	JPY 50.0 billion	JPY 40.0 billion	JPY 192.0 billion
10 Accounting classification				
Consolidated	Liability - amortised cost	Liability – amortised cost	Liability - amortised cost	Liability – amortised cost
Non-consolidated	_	-	—	
11 Original date of issuance	2021/10/15	2022/9/2	2022/9/2	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	2032/1/15 at par	2028/1/15 at par	2033/1/15 at par	2028/7/15 at par
Contingent call dates and redemption amount	Tax event or Regulatory event at par			
16   Subsequent call dates, if applicable	Each interest payment date after the first call date	Each interest payment date after the first call date	Each interest payment date after the first call date	Each interest payment date after the first call date
Coupons / dividends				
17 Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating	Fixed to floating
18         Coupon rate and any related index	0.856%	1.069%	1.296%	1.804%
19   Existence of a dividend stopper	Yes	Yes	Yes	Yes
<ul><li>20 Fully discretionary, partially discretionary or mandatory</li><li>21 Existence of step-up or other incentive to redeem</li></ul>	Fully discretionary No	Fully discretionary No	Fully discretionary No	Fully discretionary No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24     If convertible, conversion trigger(s)	_	_	_	_
25 If convertible, fully or partially				
26 If convertible, conversion rate	_	_	_	_
27 If convertible, mandatory or optional conversion	_	_	_	_
28 If convertible, specify instrument type convertible into	—	—	—	—
29 If convertible, specify issuer of instrument it converts into	_	-	—	—
30 Writedown feature	Yes	Yes	Yes	Yes
31 If writedown, writedown trigger(s)	MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc.	MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc.	MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc.	MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc.
32 If writedown, full or partial	Full or Partial	Full or Partial	Full or Partial	Full or Partial
33 If writedown, permanent or temporary	Temporary or Permanent	Temporary or Permanent	Temporary or Permanent	Temporary or Permanent
34 If temporary write-own, description of writeup mechanism	Amount agreed with JFSA and other Regulatory authorities			
34a Type of subordination	Contractual	Contractual	Contractual	Contractual
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Subordinated	Subordinated	Subordinated	Subordinated
36 Non-compliant transitioned features	No	No	No	No
37 If yes, specify non-compliant features		_		

	MUFG B3AT1-B-18	MUFG B3AT1-L-1	MUFG B3AT1-L-2	MUFG B3AT1-L-3
1 Issuer	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group
2 Unique identifier (ISIN)	IP390290BP69	_	_	_
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				
<ul> <li>4 Transitional Basel III rules by 2022/3/30</li> <li>5 Post-transitional Basel III rules from 2022/3/31</li> </ul>	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital
5 Post-transitional Basel III rules from 2022/3/31	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital
6 Eligible at solo/group/group and solo	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group
7 Instrument type	Perpetual Subordinated Bonds	Perpetual Subordinated Loan	Perpetual Subordinated Loan	Perpetual Subordinated Loan
8 Amount recognised in regulatory capital				
Consolidated	JPY 138.0 billion	JPY 45.0 billion	JPY 16.0 billion	JPY 5.0 billion
Non-consolidated	_			_
9 Par value of instrument	JPY 138.0 billion	JPY 45.0 billion	JPY 16.0 billion	JPY 5.0 billion
10 Accounting classification				
Consolidated	Liability – amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Non-consolidated	—	—	—	—
11 Original date of issuance	2023/6/2	2018/10/19	2019/10/28	2019/10/28
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	2033/7/15 at par	2024/1/15 at par	2025/1/15 at par	2030/1/15 at par
Contingent call dates and redemption amount	Tax event or Regulatory event at par	Tax event or Regulatory event at par	Tax event or Regulatory event at par	Tax event or Regulatory event at par
16   Subsequent call dates, if applicable	Each interest payment date after the first call date	Each interest payment date after the first call date	Each interest payment date after the first call date	Each interest payment date after the first call date
Coupons / dividends				
17 Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating	Fixed to floating
18 Coupon rate and any related index	2.127%	*	*	*
19   Existence of a dividend stopper	Yes	Yes	Yes	Yes
<ul><li>20 Fully discretionary, partially discretionary or mandatory</li><li>21 Existence of step-up or other incentive to redeem</li></ul>	Fully discretionary No	Fully discretionary No	Fully discretionary No	Fully discretionary No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)				_
25 If convertible, fully or partially	_	_	_	_
26 If convertible, conversion rate	_	_	_	_
27 If convertible, mandatory or optional conversion	—	—	—	—
28 If convertible, specify instrument type convertible into	_	_	_	_
29 If convertible, specify issuer of instrument it converts into		_		_
30 Writedown feature	Yes	Yes	Yes	Yes
31 If writedown, writedown trigger(s)	fallen below 5.125%, etc.	MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc.	fallen below 5.125%, etc.	fallen below 5.125%, etc.
32 If writedown, full or partial	Full or Partial	Full or Partial	Full or Partial	Full or Partial
33 If writedown, permanent or temporary	Temporary or Permanent	Temporary or Permanent	Temporary or Permanent	Temporary or Permanent
34 If temporary write-own, description of writeup mechanism	Amount agreed with JFSA and other Regulatory authorities	Amount agreed with JFSA and other Regulatory authorities	Amount agreed with JFSA and other Regulatory authorities	Amount agreed with JFSA and other Regulatory authorities
34a Type of subordination	Contractual	Contractual	Contractual	Contractual
<ul> <li>Position in subordination hierarchy in liquidation (specify instrument type</li> <li>immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)</li> </ul>	Subordinated	Subordinated	Subordinated	Subordinated
36 Non-compliant transitioned features	No	No	No	No
37 If yes, specify non-compliant features	_	_	_	_

		MUFG B3AT1-L-4	MUFG B3AT1-L-5	MUFG B3AT1-L-6	MUFG B3AT1-L-7
1	Issuer	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group
2	Unique identifier (ISIN)	_			
	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				
3a	is achieved (for other TLAC-eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules by 2022/3/30	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital
5	Post-transitional Basel III rules from 2022/3/31	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital
6	Eligible at solo/group/group and solo	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group
7	Instrument type	Perpetual Subordinated Loan	Perpetual Subordinated Loan	Perpetual Subordinated Loan	Perpetual Subordinated Loan
8	Amount recognised in regulatory capital				
	Consolidated	JPY 8.0 billion	JPY 12.0 billion	JPY 5.0 billion	JPY 5.0 billion
	Non-consolidated	_	_	_	_
	Par value of instrument	JPY 8.0 billion	JPY 12.0 billion	JPY 5.0 billion	JPY 5.0 billion
10	Accounting classification				
	Consolidated	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability – amortised cost
	Non-consolidated	_	_		
11	Original date of issuance	2020/10/30	2020/10/30	2022/9/9	2022/9/9
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	2026/1/15 at par	2031/1/15 at par	2028/1/15 at par	2033/1/15 at par
	Contingent call dates and redemption amount	Tax event or Regulatory event at par	Tax event or Regulatory event at par	Tax event or Regulatory event at par	Tax event or Regulatory event at par
16	Subsequent call dates, if applicable	Each interest payment date after the first call date	Each interest payment date after the first call date	Each interest payment date after the first call date	Each interest payment date after the first call date
	Coupons / dividends				
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating	Fixed to floating
18	Coupon rate and any related index	*	*	*	*
19	Existence of a dividend stopper	Yes	Yes	Yes	Yes
20 21	Fully discretionary, partially discretionary or mandatory	Fully discretionary No	Fully discretionary No	Fully discretionary No	Fully discretionary No
21	Existence of step-up or other incentive to redeem Non-cumulative or cumulative	No	No Non-cumulative	No	Non-cumulative
	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
23	If convertible, conversion trigger(s)	_		_	_
25	If convertible, fully or partially	_			
26	If convertible, conversion rate	_	_	_	_
27	If convertible, mandatory or optional conversion	_	_	_	_
28	If convertible, specify instrument type convertible into	—	—	_	_
29	If convertible, specify issuer of instrument it converts into				
30	Writedown feature	Yes	Yes	Yes	Yes
31	If writedown, writedown trigger(s)	MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc.	MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc.	MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc.	MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc.
32	If writedown, full or partial	Full or Partial	Full or Partial	Full or Partial	Full or Partial
33			Temporary or Permanent	Temporary or Permanent	Temporary or Permanent
- 55	If writedown, permanent or temporary	Temporary or Permanent		* *	
34		Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	Amount agreed with JFSA and other Regulatory authorities	Amount agreed with JFSA and other Regulatory authorities	Amount agreed with JFSA and other Regulatory authorities
34	If writedown, permanent or temporary	Amount agreed with JFSA and other	Amount agreed with JFSA and other	0	0
34 34a 35	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	Amount agreed with JFSA and other Regulatory authorities	Amount agreed with JFSA and other Regulatory authorities	Regulatory authorities	Regulatory authorities
34 34a 35	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	Amount agreed with JFSA and other Regulatory authorities Contractual	Amount agreed with JFSA and other Regulatory authorities Contractual	Regulatory authorities Contractual	Regulatory authorities Contractual

		MUFG B3AT1-L-8	MUFG B3AT1-L-9	MUFG B3AT1-L-10	MUFG B3AT1-L-11
1	Issuer	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group
2	Unique identifier (ISIN)			_	_
	Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	Japan Law
2.	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet				
3a	is achieved (for other TLAC-eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules by 2022/3/30	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital
5	Post-transitional Basel III rules from 2022/3/31	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital
6	Eligible at solo/group/group and solo	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group
7	Instrument type	Perpetual Subordinated Loan	Perpetual Subordinated Loan	Perpetual Subordinated Loan	Perpetual Subordinated Loan
8	Amount recognised in regulatory capital				
	Consolidated	JPY 13.0 billion	JPY 35.0 billion	JPY 20.0 billion	JPY 45.0 billion
	Non-consolidated	_	_	_	_
	Par value of instrument	JPY 13.0 billion	JPY 35.0 billion	JPY 20.0 billion	JPY 45.0 billion
10	Accounting classification				
	Consolidated	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
	Non-consolidated	—	_	_	_
11	Original date of issuance	2023/9/29	2023/9/29	2023/9/29	2023/9/29
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		2029/1/15 at par	2034/1/15 at par	2038/1/15 at par	2039/1/15 at par
	Contingent call dates and redemption amount	Tax event or Regulatory event at par	Tax event or Regulatory event at par	Tax event or Regulatory event at par	Tax event or Regulatory event at par
16	Subsequent call dates, if applicable	Each interest payment date after the first call date	Each interest payment date after the first call date	Each interest payment date after the first call date	Each interest payment date after the first call date
	Coupons / dividends				
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating	Fixed to floating
18	Coupon rate and any related index	*	*	*	*
19	Existence of a dividend stopper	Yes	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21 22	Existence of step-up or other incentive to redeem			NT	
22		No Non cumulativa	No Non sumulative	No Non sumulativa	No
	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	No Non-cumulative
23	Non-cumulative or cumulative Convertible or non-convertible				No
23 24	Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Non-cumulative Non-convertible —	Non-cumulative Non-convertible —	Non-cumulative Non-convertible —	No Non-cumulative
23 24 25	Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	Non-cumulative	Non-cumulative	Non-cumulative	No Non-cumulative Non-convertible —
23 24	Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Non-cumulative Non-convertible — —	Non-cumulative Non-convertible	Non-cumulative Non-convertible — —	No Non-cumulative Non-convertible — —
23 24 25 26	Non-cumulative or cumulative         Convertible or non-convertible         If convertible, conversion trigger(s)         If convertible, fully or partially         If convertible, conversion rate	Non-cumulative Non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible — — — —	No Non-cumulative Non-convertible — — — —
23 24 25 26 27	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	Non-cumulative Non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible — — — — — —	No Non-cumulative Non-convertible — — — —
23 24 25 26 27 28 29	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	Non-cumulative Non-convertible Yes	Non-cumulative Non-convertible Yes	Non-cumulative Non-convertible	No       Non-cumulative       Non-convertible       —       Yes
23 24 25 26 27 28 29	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	Non-cumulative Non-convertible Yes	Non-cumulative Non-convertible	Non-cumulative Non-convertible	No       Non-cumulative       Non-convertible       —       Yes
23 24 25 26 27 28 29 30	Non-cumulative or cumulativeConvertible or non-convertibleIf convertible, conversion trigger(s)If convertible, fully or partiallyIf convertible, conversion rateIf convertible, mandatory or optional conversionIf convertible, specify instrument type convertible intoIf convertible, specify issuer of instrument it converts intoWritedown featureIf writedown, writedown trigger(s)If writedown, full or partial	Non-cumulative Non-convertible — — — — — — — — — — — — — — — — — — —	Non-cumulative Non-convertible — — — — — — — — — — — — — — — — — — —	Non-cumulative Non-convertible — — — — — — — — — — — — — — — — — — —	No Non-cumulative Non-convertible — — — — — — — — — — — — — — — — — — —
23 24 25 26 27 28 29 30 31	Non-cumulative or cumulativeConvertible or non-convertibleIf convertible, conversion trigger(s)If convertible, fully or partiallyIf convertible, conversion rateIf convertible, mandatory or optional conversionIf convertible, specify instrument type convertible intoIf convertible, specify issuer of instrument it converts intoWritedown featureIf writedown, writedown trigger(s)	Non-cumulative Non-convertible Non-convertible	Non-cumulative         Non-convertible         —         —         —         —         —         —         —         Yes         MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc.         Full or Partial         Temporary or Permanent	Non-cumulative Non-convertible — — — — — — — — — — — — — — — — — — —	No Non-cumulative Non-convertible — — — — — — — — — — MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent
23 24 25 26 27 28 29 30 31 32	Non-cumulative or cumulativeConvertible or non-convertibleIf convertible, conversion trigger(s)If convertible, fully or partiallyIf convertible, conversion rateIf convertible, mandatory or optional conversionIf convertible, specify instrument type convertible intoIf convertible, specify issuer of instrument it converts intoWritedown featureIf writedown, writedown trigger(s)If writedown, full or partial	Non-cumulative Non-convertible — — — — — — — — — — — — — — — — — — —	Non-cumulative Non-convertible — — — — — — — — — — — — — — — — — — —	Non-cumulative Non-convertible — — — — — — — — — — — — — — — — — — —	No Non-cumulative Non-convertible — — — — — — — — — — — — — — — — — — —
23 24 25 26 27 28 29 30 31 31 32 33 33	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	Non-cumulative Non-convertible	Non-cumulative         Non-convertible         —         —         —         —         —         —         —         —         —         —         —         —         MUFG's consolidated CET1 capital ratio         fallen below 5.125%, etc.         Full or Partial         Temporary or Permanent         Amount agreed with JFSA and other	Non-cumulative Non-convertible	No         Non-cumulative         Non-convertible         —
23 24 25 26 27 28 29 30 31 32 33 34 34a	Non-cumulative or cumulativeConvertible or non-convertibleIf convertible, conversion trigger(s)If convertible, fully or partiallyIf convertible, conversion rateIf convertible, mandatory or optional conversionIf convertible, specify instrument type convertible intoIf convertible, specify issuer of instrument it converts intoWritedown featureIf writedown, writedown trigger(s)If writedown, full or partialIf writedown, permanent or temporaryIf temporary write-own, description of writeup mechanismType of subordinationPosition in subordination hierarchy in liquidation (specify instrument typeimmediately senior to instrument in the insolvency creditor hierarchy of the legal	Non-cumulative Non-convertible  Non-convertible	Non-cumulativeNon-convertible————————YesMUFG's consolidated CET1 capital ratio fallen below 5.125%, etc.Full or PartialTemporary or PermanentAmount agreed with JFSA and other Regulatory authorities	Non-cumulative Non-convertible  Yes MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	No         Non-cumulative         Non-convertible         —
23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Non-cumulative or cumulativeConvertible or non-convertibleIf convertible, conversion trigger(s)If convertible, fully or partiallyIf convertible, conversion rateIf convertible, mandatory or optional conversionIf convertible, specify instrument type convertible intoIf convertible, specify issuer of instrument it converts intoWritedown featureIf writedown, writedown trigger(s)If writedown, full or partialIf writedown, permanent or temporaryIf temporary write-own, description of writeup mechanismType of subordinationPosition in subordination hierarchy in liquidation (specify instrument type	Non-cumulative Non-convertible Non-convertible	Non-cumulative         Non-convertible         —         —         —         —         —         —         —         —         —         —         MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc.         Full or Partial         Temporary or Permanent         Amount agreed with JFSA and other Regulatory authorities         Contractual	Non-cumulative Non-convertible	No         Non-cumulative         Non-convertible         —

	MUFG B3T2-B-1	MUFG B3T2-B-3	MUFG B3T2-B-5	MUFG B3T2-B-7
1 Issuer	Mitsubishi UFJ Financial Group			
2 Unique identifier (ISIN)	JP390290AE63	JP390290AF39	JP390290AF62	JP390290CF60
3 Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	Japan Law
<sup>3a</sup> Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules by 2022/3/30	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5 Post-transitional Basel III rules from 2022/3/31	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
6 Eligible at solo/group/group and solo	Mitsubishi UFJ Financial Group			
7 Instrument type	Subordinated Bonds	Subordinated Bonds	Subordinated Bonds	Subordinated Bonds
8 Amount recognised in regulatory capital				
Consolidated	JPY 5.9 billion	JPY 6.5 billion	JPY 10.3 billion	JPY 15.0 billion
Non-consolidated		_	_	_
9 Par value of instrument	JPY 40.0 billion	JPY 23.0 billion	JPY 30.0 billion	JPY 15.0 billion
10 Accounting classification				
Consolidated	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability - amortised cost
Non-consolidated	—	—	—	—
11 Original date of issuance	2014/6/26	2015/3/5	2015/6/18	2015/6/18
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	2024/6/26	2025/3/5	2025/6/18	2030/6/18
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date and redemption amount	_	_	—	—
Contingent call dates and redemption amount	Tax event or Regulatory event at par			
16 Subsequent call dates, if applicable	-	_	_	-
Coupons / dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 Coupon rate and any related index	0.940%	0.724%	0.972%	1.393%
19 Existence of a dividend stopper	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory No	Mandatory No	Mandatory No
<ul><li>21 Existence of step-up or other incentive to redeem</li><li>22 Non-cumulative or cumulative</li></ul>	No Non-cumulative			No Non-cumulative
22     Non-cumulative or cumulative       23     Convertible or non-convertible	Non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)				
25     If convertible, fully or partially				
26     If convertible, runy of partially       26     If convertible, conversion rate	_	_	_	
27 If convertible, mandatory or optional conversion	_	_	_	_
28 If convertible, specify instrument type convertible into				_
29 If convertible, specify issuer of instrument it converts into	_	_	—	_
30 Writedown feature	Yes	Yes	Yes	Yes
31 If writedown, writedown trigger(s)	Non-viability event : Specified item 2 measures			
32 If writedown, full or partial	Full	Full	Full	Full
33 If writedown, permanent or temporary	Permament	Permament	Permament	Permament
34 If temporary write-own, description of writeup mechanism	_	_	_	_
34a Type of subordination	Contractual	Contractual	Contractual	Contractual
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Other external TLAC	Other external TLAC	Other external TLAC	Other external TLAC
36 Non-compliant transitioned features	No	No	No	No
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	MUFG B3T2-B-10	MUFG B3T2-B-11	MUFG B3T2-B-13	MUFG B3T2-B-15
1 Issuer	Mitsubishi UFJ Financial Group			
2 Unique identifier (ISIN)	JP390290AG46	JP390290AG79	JP390290AH37	JP390290AHL1
3 Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	Japan Law
<sup>3a</sup> Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules by 2022/3/30	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5 Post-transitional Basel III rules from 2022/3/31	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
6 Eligible at solo/group/group and solo	Mitsubishi UFJ Financial Group			
7 Instrument type	Subordinated Bonds	Subordinated Bonds	Subordinated Bonds	Subordinated Bonds (for only qualified institutional investors)
8 Amount recognised in regulatory capital				
Consolidated	JPY 18.0 billion	JPY 59.9 billion	JPY 38.1 billion	JPY 39.0 billion
Non-consolidated	_	_	_	_
9 Par value of instrument	JPY 35.0 billion	JPY 106.0 billion	JPY 50.0 billion	JPY 50.0 billion
10 Accounting classification				
Consolidated	Liability – amortised cost	Liability – amortised cost	Liability - amortised cost	Liability – amortised cost
Non-consolidated	—	—	—	—
11 Original date of issuance	2016/4/28	2016/7/29	2017/3/2	2017/8/28
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	2026/4/28	2026/7/29	2027/7/26	2027/8/27
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date and redemption amount	_	_	_	—
Contingent call dates and redemption amount	Tax event or Regulatory event at par			
16 Subsequent call dates, if applicable	_	_	_	-
Coupons / dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18   Coupon rate and any related index	0.535%	0.366%	0.652%	*
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       23     Convertible or non-convertible	Non-cumulative Non-convertible	Non-cumulative 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	Yes	Yes	Yes	Yes
31 If writedown, writedown trigger(s)	Non-viability event : Specified item 2 measures			
32 If writedown, full or partial	Full	Full	Full	Full
33 If writedown, permanent or temporary	Permament	Permament	Permament	Permament
34 If temporary write-own, description of writeup mechanism	_	_	_	_
34a Type of subordination	Contractual	Contractual	Contractual	Contractual
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Other external TLAC	Other external TLAC	Other external TLAC	Other external TLAC
36 Non-compliant transitioned features	No	No	No	No

		MUFG B3T2-B-16	MUFG B3T2-B-18	MUFG B3T2-B-19	MUFG B3T2-B-21
1	Issuer	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group
2	Unique identifier (ISIN)	JP390290AH94	JP390290AHQ0	JP390290AJ50	JP390290AJJ1
3	Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	Japan Law
30	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet				
Sa	is achieved (for other TLAC-eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules by 2022/3/30	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Post-transitional Basel III rules from 2022/3/31	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
6	Eligible at solo/group/group and solo	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group
7	Instrument type	Subordinated Bonds	Subordinated Bonds (for only qualified institutional investors)	Subordinated Bonds	Subordinated Bonds (for only qualified institutional investors)
8	Amount recognised in regulatory capital				
	Consolidated	JPY 54.8 billion	JPY 58.6 billion	JPY 37.3 billion	JPY 46.9 billion
	Non-consolidated		_		
	Par value of instrument	JPY 64.0 billion	JPY 70.0 billion	JPY 40.0 billion	JPY 50.0 billion
10	Accounting classification				
	Consolidated	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability – amortised cost
	Non-consolidated	—	—	_	
11	Original date of issuance	2017/9/15	2017/12/8	2018/5/31	2018/6/11
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	2028/1/12	2027/12/8	2028/5/31	2028/6/9
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date and redemption amount	_	_		_
	Contingent call dates and redemption amount	Tax event or Regulatory event at par	Tax event or Regulatory event at par	Tax event or Regulatory event at par	Tax event or Regulatory event at par
16	Subsequent call dates, if applicable	_	_	_	_
	Coupons / dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	0.546%	*	0.535%	*
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 Convertible or non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible
23	If convertible, conversion trigger(s)				
24 25	If convertible, fully or partially				
26	If convertible, conversion rate				
27	If convertible, mandatory or optional conversion	_	_	_	_
28	If convertible, specify instrument type convertible into	_	_	_	_
29	If convertible, specify issuer of instrument it converts into	_	_		_
30	Writedown feature	Yes	Yes	Yes	Yes
31	If writedown, writedown trigger(s)	Non-viability event : Specified item 2 measures	Non-viability event : Specified item 2 measures	Non-viability event : Specified item 2 measures	Non-viability event : Specified item 2 measures
32	If writedown, full or partial	Full	Full	Full	Full
33	If writedown, permanent or temporary	Permament	Permament	Permament	Permament
34	If temporary write-own, description of writeup mechanism	_	-	_	_
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal	Other external TLAC	Other external TLAC	Other external TLAC	Other external TLAC
	entity concerned)				
	Non-compliant transitioned features	No	No	No	No
- 37	If yes, specify non-compliant features	_	—	_	—

	MUFG B3T2-B-22	MUFG B3T2-B-23	MUFG B3T2-B-24	MUFG B3T2-B-25
1 Issuer	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group
2 Unique identifier (ISIN)	JP390290AJA0	JP390290AJP8	JP390290AK99	JP390290BK98
3 Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	Japan Law
<sup>3a</sup> Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules by 2022/3/30	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5 Post-transitional Basel III rules from 2022/3/31	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
6 Eligible at solo/group/group and solo	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group
7 Instrument type	Subordinated Bonds	Subordinated Bonds (for only qualified institutional investors)	Subordinated Bonds	Subordinated Bonds
8 Amount recognised in regulatory capital				
Consolidated	JPY 35.0 billion	JPY 50.0 billion	JPY 44.0 billion	JPY 156.0 billion
Non-consolidated	-	—	—	-
9 Par value of instrument	JPY 35.0 billion	JPY 50.0 billion	JPY 44.0 billion	JPY 156.0 billion
10 Accounting classification				
Consolidated	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability – amortised cost
Non-consolidated		_		
11 Original date of issuance	2018/10/31	2018/11/5	2019/9/20	2019/9/20
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	2028/10/31	2028/11/2	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 par	_	_	2025/1/15 at par
Contingent call dates and redemption amount	Tax event or Regulatory event at par	Tax event or Regulatory event at par	Tax event or Regulatory event at par	Tax event or Regulatory event at par
16 Subsequent call dates, if applicable	Each interest payment date after the first call date	_	_	_
Coupons / dividends				
17 Fixed or floating dividend/coupon	Fixed to floating	Fixed	Fixed	Fixed
18   Coupon rate and any related index	0.360%	*	0.452%	0.290%
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)		_	_	_
<ul><li>25 If convertible, fully or partially</li><li>26 If convertible, conversion rate</li></ul>				
<ul> <li>26 If conversion rate</li> <li>27 If conversion and atory or optional conversion</li> </ul>				
28 If convertible, manualory of optional conversion 28 If convertible, specify instrument type convertible into				
29 If convertible, specify issuer of instrument it converts into	_	_	_	
30 Writedown feature	Yes	Yes	Yes	Yes
31 If writedown, writedown trigger(s)	Non-viability event : Specified item 2 measures	Non-viability event : Specified item 2 measures	Non-viability event : Specified item 2 measures	Non-viability event : Specified item 2 measures
32 If writedown, full or partial	Full	Full	Full	Full
33     If writedown, permanent or temporary	Permament	Permament	Permament	Permament
34 If temporary write-own, description of writeup mechanism	_	_	_	_
34a Type of subordination	Contractual	Contractual	Contractual	Contractual
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal	Other external TLAC	Other external TLAC	Other external TLAC	Other external TLAC
entity concerned)				
36 Non-compliant transitioned features	No	No	No	No
37 If yes, specify non-compliant features	—	—	_	—

	MUFG B3T2-B-26	MUFG B3T2-B-27	MUFG B3T2-B-28	MUFG B3T2-B-29
1 Issuer	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group
2 Unique identifier (ISIN)	JP390290BKC2	JP390290CKC0	JP390290AL56	JP390290BL55
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	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5 Post-transitional Basel III rules from 2022/3/31	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
6 Eligible at solo/group/group and solo	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group
7 Instrument type	Subordinated Bonds	Subordinated Bonds	Subordinated Bonds	Subordinated Bonds
8 Amount recognised in regulatory capital				
Consolidated	JPY 22.0 billion	JPY 28.0 billion	JPY 34.0 billion	JPY 28.0 billion
Non-consolidated	—	—	—	—
9 Par value of instrument	JPY 22.0 billion	JPY 28.0 billion	JPY 34.0 billion	JPY 28.0 billion
10 Accounting classification				
Consolidated	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability – amortised cost
Non-consolidated	_	_	_	_
11 Original date of issuance	2019/12/12	2019/12/12	2020/5/29	2020/5/29
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	2029/12/12	2029/12/12	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	_	2024/12/12 at par	_	2025/5/29 at par
Contingent call dates and redemption amount	Tax event or Regulatory event at par	Tax event or Regulatory event at par	Tax event or Regulatory event at par	Tax event or Regulatory event at par
16 Subsequent call dates, if applicable	_	Each interest payment date after the first call date	_	Each interest payment date after the first call date
Coupons / dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed to floating	Fixed	Fixed to floating
18 Coupon rate and any related index	0.610%	0.400%	0.885%	0.550%
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
<ul><li>24 If convertible, conversion trigger(s)</li><li>25 If convertible, fully or partially</li></ul>				
26 If convertible, conversion rate		_		
27 If convertible, mandatory or optional conversion				
28 If convertible, specify instrument type convertible into	_	_	_	_
29 If convertible, specify issuer of instrument it converts into	_	_		_
30 Writedown feature	Yes	Yes	Yes	Yes
31 If writedown, writedown trigger(s)	Non-viability event : Specified item 2 measures	Non-viability event : Specified item 2 measures	Non-viability event : Specified item 2 measures	Non-viability event : Specified item 2 measures
32 If writedown, full or partial	Full	Full	Full	Full
33 If writedown, permanent or temporary	Permament	Permament	Permament	Permament
34 If temporary write-own, description of writeup mechanism	_	-	_	_
34a Type of subordination	Contractual	Contractual	Contractual	Contractual
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Other external TLAC	Other external TLAC	Other external TLAC	Other external TLAC
	Other external TLAC	Other external TLAC No	Other external TLAC	Other external TLAC No

	MUFG B3T2-B-30	MUFG B3T2-B-31	MUFG B3T2-B-32	MUFG B3T2-B-33
1 Issuer	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group
2 Unique identifier (ISIN)	JP390290AL98	JP390290BL97	JP390290AM63	JP390290AM71
3 Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	Japan Law
<sup>3a</sup> Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules by 2022/3/30	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5     Post-transitional Basel III rules from 2022/3/31	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
6 Eligible at solo/group/group and solo	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group	Mitsubishi UFJ Financial Group
7 Instrument type	Subordinated Bonds	Subordinated Bonds	Subordinated Bonds	Subordinated Bonds
8 Amount recognised in regulatory capital				
Consolidated	JPY 54.0 billion	JPY 96.0 billion	JPY 20.0 billion	JPY 130.0 billion
Non-consolidated	_	_	_	_
9 Par value of instrument	JPY 54.0 billion	JPY 96.0 billion	JPY 20.0 billion	JPY 130.0 billion
10 Accounting classification				
Consolidated	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Non-consolidated	_	_	_	_
11 Original date of issuance	2020/9/30	2020/9/30	2021/6/1	2021/7/30
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	2031/1/31	2031/1/31	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		2026/1/31 at par	2026/6/1 at par	2026/7/30 at par
Contingent call dates and redemption amount	Tax event or Regulatory event at par	Tax event or Regulatory event at par	Tax event or Regulatory event at par	Tax event or Regulatory event at par
16 Subsequent call dates, if applicable	_	_	Each interest payment date after the first call date	_
Coupons / dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed to floating	Fixed
18 Coupon rate and any related index	0.894%	0.580%	0.409%	0.345%
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	_	—	—	
<ul><li>26 If convertible, conversion rate</li><li>27 If convertible, mandatory or optional conversion</li></ul>		_	_	_
<ul> <li>28 If convertible, mandatory or optional conversion</li> <li>28 If convertible, specify instrument type convertible into</li> </ul>				_
29 If convertible, specify instrument it converts into				
30 Writedown feature	Yes	Yes	Yes	Yes
31 If writedown, writedown trigger(s)	Non-viability event : Specified item 2 measures	Non-viability event : Specified item 2 measures	Non-viability event : Specified item 2 measures	Non-viability event : Specified item 2 measures
32 If writedown, full or partial	Full	Full	Full	Full
33     If writedown, run or partial	Permament	Permament	Permament	Permament
34     If temporary write-own, description of writeup mechanism			-	
34a Type of subordination	Contractual	Contractual	Contractual	Contractual
Position in subordination hierarchy in liquidation (specify instrument type	Contractual	Contractual	Contractual	Contractual
<ul> <li>immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)</li> </ul>	Other external TLAC	Other external TLAC	Other external TLAC	Other external TLAC
36 Non-compliant transitioned features	No	No	No	No
37 If yes, specify non-compliant features	_	_	_	_

	MUFG B3T2-B-34	MUFG B3T2-B-35	MUFG B3T2-B-36	MUFG B3T2-B-37
1 Issuer	Mitsubishi UFJ Financial Group			
2 Unique identifier (ISIN)	JP390290AN70	JP390290BN79	JP390290AP29	JP390290BP28
3 Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	Japan Law
<sup>3a</sup> 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
<ul> <li>Final Statistical Basel III rules from 2022/3/31</li> </ul>	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
6 Eligible at solo/group/group and solo	Mitsubishi UFJ Financial Group			
7 Instrument type	Subordinated Bonds	Subordinated Bonds	Subordinated Bonds	Subordinated Bonds
8 Amount recognised in regulatory capital				
Consolidated	JPY 73.0 billion	JPY 184.0 billion	JPY 24.0 billion	JPY 176.0 billion
Non-consolidated	—	—	—	—
9 Par value of instrument	JPY 73.0 billion	JPY 184.0 billion	JPY 24.0 billion	JPY 176.0 billion
10 Accounting classification				
Consolidated	Liability - amortised cost			
Non-consolidated	_	_	_	_
11 Original date of issuance	2022/7/29	2022/7/29	2023/2/1	2023/2/1
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	2032/7/29	2032/7/29	2033/7/28	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 par	—	2028/7/28 at par
Contingent call dates and redemption amount	Tax event or Regulatory event at par			
16 Subsequent call dates, if applicable	-	-	-	_
Coupons / dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 Coupon rate and any related index	0.904%	0.718%	1.564%	1.209%
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)	_	_	_	_
<ul><li>25 If convertible, fully or partially</li><li>26 If convertible, conversion rate</li></ul>				_
<ul><li>27 If convertible, conversion rate</li><li>27 If convertible, mandatory or optional conversion</li></ul>				
28 If convertible, specify instrument type convertible into	_	_		_
29 If convertible, specify issuer of instrument it converts into	_	_	_	_
30 Writedown feature	Yes	Yes	Yes	Yes
31 If writedown, writedown trigger(s)	Non-viability event : Specified item 2 measures			
32 If writedown, full or partial	Full	Full	Full	Full
33 If writedown, permanent or temporary	Permament	Permament	Permament	Permament
34   If temporary write-own, description of writeup mechanism	_	_	_	_
34a Type of subordination	Contractual	Contractual	Contractual	Contractual
Position in subordination hierarchy in liquidation (specify instrument type	Connuctuut	Connuctuut	connuctuur	contractuut
<ul> <li>immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)</li> </ul>	Other external TLAC	Other external TLAC	Other external TLAC	Other external TLAC
36 Non-compliant transitioned features	No	No	No	No
50 Non-compliant transitioned reactives	INU	INO	110	110

	MUFG B3T2-B-38	MUFG B3T2-B-39	MUFG B3T2-L-2	MUFG B3T2-L-3
1 Issuer	Mitsubishi UFJ Financial Group			
2 Unique identifier (ISIN)	JP390290AP94	IP390290BP93	_	
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				
<sup>3a</sup> is achieved (for other TLAC-eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules by 2022/3/30	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5 Post-transitional Basel III rules from 2022/3/31	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
6 Eligible at solo/group/group and solo	Mitsubishi UFJ Financial Group			
7 Instrument type	Subordinated Bonds	Subordinated Bonds	Subordinated Loan	Subordinated Loan
8 Amount recognised in regulatory capital				
Consolidated	JPY 64.0 billion	JPY 146.0 billion	JPY 8.8 billion	JPY 18.5 billion
Non-consolidated	_	_	_	
9 Par value of instrument	JPY 64.0 billion	JPY 146.0 billion	JPY 22.0 billion	JPY 31.0 billion
10 Accounting classification				
Consolidated	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability - amortised cost
Non-consolidated	—	—	—	—
11 Original date of issuance	2023/9/19	2023/9/19	2015/9/30	2016/9/23
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	2034/1/19	2034/1/19	2025/9/30	2026/9/24
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date and redemption amount	-	2029/1/19 at par	-	—
Contingent call dates and redemption amount	Tax event or Regulatory event at par			
16   Subsequent call dates, if applicable	-	_	_	_
Coupons / dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 Coupon rate and any related index	1.672%	1.204%	*	*
19 Existence of a dividend stopper	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory No	Mandatory No	Mandatory No	Mandatory No
<ul><li>21 Existence of step-up or other incentive to redeem</li><li>22 Non-cumulative or cumulative</li></ul>	No Non-cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)			_	_
25 If convertible, fully or partially				
26 If convertible, conversion rate	_	_	_	_
27 If convertible, mandatory or optional conversion	_	_		_
28 If convertible, specify instrument type convertible into	—	—	—	—
29 If convertible, specify issuer of instrument it converts into	—	—	—	-
30 Writedown feature	Yes	Yes	Yes	Yes
31 If writedown, writedown trigger(s)	Non-viability event : Specified item 2 measures			
32 If writedown, full or partial	Full	Full	Full	Full
33 If writedown, permanent or temporary	Permament	Permament	Permament	Permament
34 If temporary write-own, description of writeup mechanism	_	_	_	_
34a Type of subordination	Contractual	Contractual	Contractual	Contractual
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Other external TLAC	Other external TLAC	Other external TLAC	Other external TLAC
36 Non-compliant transitioned features	No	No	No	No

	MUFG B3T2-L-4	MUFG B3T2-L-6	MUFG B3T2-L-7	MUFG B3T2-L-8
1 Issuer	Mitsubishi UFJ Financial Group			
2 Unique identifier (ISIN)	_	_		_
3 Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	Japan Law
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet	jup in an	jup uz zam	Jupine Line	, in the second s
<sup>3a</sup> is achieved (for other TLAC-eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules by 2022/3/30	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5 Post-transitional Basel III rules from 2022/3/31	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
6 Eligible at solo/group/group and solo	Mitsubishi UFJ Financial Group			
7 Instrument type	Subordinated Loan	Subordinated Loan	Subordinated Loan	Subordinated Loan
8 Amount recognised in regulatory capital				
Consolidated	JPY 17.6 billion	JPY 9.7 billion	JPY 15.0 billion	JPY 19.0 billion
Non-consolidated	-	_	Γ	_
9 Par value of instrument	JPY 23.0 billion	JPY 10.0 billion	JPY 15.0 billion	JPY 19.0 billion
10 Accounting classification				
Consolidated	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability – amortised cost
Non-consolidated	_	_	_	_
11 Original date of issuance	2017/8/1	2018/8/13	2019/8/9	2022/8/3
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	2027/8/2	2028/8/10	2029/8/9	2032/8/3
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date and redemption amount	-	_	2024/8/9 at par	2027/8/3 at par
Contingent call dates and redemption amount	Tax event or Regulatory event at par			
16 Subsequent call dates, if applicable	-	_	_	Each interest payment date after the first call date
Coupons / dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed 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)	_	_	_	—
<ul><li>25 If convertible, fully or partially</li><li>26 If convertible, conversion rate</li></ul>				_
<ul><li>26 If convertible, conversion rate</li><li>27 If convertible, mandatory or optional conversion</li></ul>				
<ul> <li>28 If convertible, manualory of optional conversion</li> <li>28 If convertible, specify instrument type convertible into</li> </ul>				
29 If convertible, specify instrument type convertible into				_
30 Writedown feature	Yes	Yes	Yes	Yes
31 If writedown, writedown trigger(s)	Non-viability event : Specified item 2 measures			
32 If writedown, full or partial	Full	Full	Full	Full
33 If writedown, permanent or temporary	Permament	Permament	Permament	Permament
34     If temporary write-own, description of writeup mechanism				
34a Type of subordination	Contractual	Contractual	Contractual	Contractual
Position in subordination hierarchy in liquidation (specify instrument type	Contractual	Contractual	Contractual	Contractual
<ul> <li>immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)</li> </ul>	Other external TLAC	Other external TLAC	Other external TLAC	Other external TLAC
36 Non-compliant transitioned features	No	No	No	No
37 If yes, specify non-compliant features	_	-	I	_

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

Weighted-average of interest rates 1.079% (round to three decimal places)