| MUTB T1-1 | MUTB T1-2 | MUTB B3AT1-1 |
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| | | |

| | | MUTB T1-1 | MUTB T1-2 | MUTB B3AT1-1 |
|---|---|----------------------------------|--|---|
| 1 | Issuer | Mitsubishi UFJ Trust and Banking | The Master Trust Bank of Japan, etc. | Mitsubishi UFJ Trust and Banking |
| 2 | Unique identifier (ISIN) | | _ | _ |
| 3 | Governing law(s) of the instrument | Japan Law | Japan Law, etc. | Japan Law |
| 3a | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is | | | |
| ů | achieved (for other TLAC-eligible instruments governed by foreign law) | | | |
| | Regulatory treatment | | | |
| 4 | Transitional Basel III rules by 2022/3/30 | Common equity Tier1 capital | Common equity Tier1 capital | Additional Tier 1 capital |
| 5 | Post-transitional Basel III rules from 2022/3/31 | Common equity Tier1 capital | Common equity Tier1 capital | Additional Tier 1 capital |
| 6 | Eligible at solo/group/group and solo | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Financial Group Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking |
| 7 | Instrument type | Common stock | Common stock | Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group |
| 8 | Amount recognised in regulatory capital | | | |
| | Consolidated | JPY 1,939.1 billion | JPY 4.3 billion | JPY 50.0 billion |
| | Non-consolidated | JPY 1,787.3 billion | _ | JPY 50.0 billion |
| 9 | Par value of instrument | _ | _ | JPY 50.0 billion |
| 10 | Accounting classification | | | JI I 50.0 DIMOR |
| 10 | Consolidated | Shareholders' equity | Non-controlling interest in consolidated subsidiary | Liability - amortised cost |
| | Non-consolidated | Shareholders' equity | - | Liability – amortised cost |
| 11 | Original date of issuance | — | _ | 2016/3/3 |
| 12 | 0 | Perpetual | Perpetual | Perpetual |
| 13 | Original maturity date | – | – | No maturity |
| 14 | Issuer call subject to prior supervisory approval | — No | No | Yes |
| 15 | Optional call date and redemption amount | | | 2026/7/15 at per |
| 13 | Contingent call dates and redemption amount | | | Tax event or Regulatory event at per |
| | Contingent can dates and redemption amount | - | _ | |
| 16 | Subsequent call dates, if applicable | _ | - | Each interest payment date after the first call date |
| | Coupons / dividends | | | |
| 17 | Fixed or floating dividend/coupon | _ | - | Fixed to floating |
| 18 | Coupon rate and any related index | _ | _ | * |
| 19 | Existence of a dividend stopper | No | No | Yes |
| 20 | Fully discretionary, partially discretionary or mandatory | Fully discretionary | Fully discretionary | Fully discretionary |
| 21 | Existence of step-up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Non-cumulative | Non-cumulative | Non-cumulative |
| 23 | | | 11011 CU111U1U17 C | 1 VOII-Cultulative |
| | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | Convertible or non-convertible If convertible, conversion trigger(s) | Non-convertible | | |
| 24 25 | | | Non-convertible | Non-convertible |
| | If convertible, conversion trigger(s) | _ | Non-convertible — | Non-convertible — |
| 25 | If convertible, conversion trigger(s) If convertible, fully or partially | - | Non-convertible — — — | Non-convertible — — — |
| 25 26 | If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate | - - - | Non-convertible — — — — — | Non-convertible |
| 25 26 27 | If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion | - - - | Non-convertible — — — — — — — — — — — — — — — — — — — | Non-convertible |
| 25 26 27 28 | If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into | | Non-convertible | Non-convertible |
| 25 26 27 28 29 | If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into | | Non-convertible | Non-convertible |
| 25 26 27 28 29 30 | 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 | No | Non-convertible | Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen belo |
| 25 26 27 28 29 30 | 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) | No | Non-convertible | Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen belo 5.125%, etc. |
| 25 26 27 28 29 30 31 | If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial | No | Non-convertible | Non-convertible |
| 25 26 27 28 29 30 31 32 33 34 | If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism | No | Non-convertible No | Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities |
| 25 26 27 28 29 30 31 32 33 | 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-convertible No | Non-convertible |
| 25 26 27 28 29 30 31 32 33 34 34a | If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately | | Non-convertible No | Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen belo 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual |

| MUTB B3AT1-3 MUTB B3AT1-5 | MUTB B3AT1-6 |
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| | | MUTB B3AT1-3 | MUTB B3AT1-5 | MUTB B3AT1-6 |
|---|---|--|---|---|
| 1 | Issuer | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking |
| 2 | Unique identifier (ISIN) | _ | _ | _ |
| 3 | Governing law(s) of the instrument | Japan Law | Japan Law | Japan Law |
| 3a | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) | | | |
| | Regulatory treatment | | | |
| 4 | Transitional Basel III rules by 2022/3/30 | Additional Tier 1 capital | Additional Tier 1 capital | Additional Tier 1 capital |
| 5 | Post-transitional Basel III rules from 2022/3/31 | Additional Tier 1 capital | Additional Tier 1 capital | Additional Tier 1 capital |
| 6 | Eligible at solo/group/group and solo | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking |
| 7 | Instrument type | Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group | Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group | Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group |
| 8 | Amount recognised in regulatory capital | , | 7 | 2 |
| | Consolidated | JPY 15.0 billion | JPY 19.0 billion | JPY 7.0 billion |
| | Non-consolidated | JPY 15.0 billion | JPY 19.0 billion | JPY 7.0 billion |
| 9 | Par value of instrument | JPY 15.0 billion | JPY 19.0 billion | JPY 7.0 billion |
| 10 | | , | , | , |
| | Consolidated | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| | Non-consolidated | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 2016/10/24 | 2017/10/23 | 2018/12/18 |
| 12 | Perpetual or dated | Perpetual | Perpetual | Perpetual |
| 13 | Original maturity date | No maturity | No maturity | No maturity |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date and redemption amount | 2027/7/15 at per | 2028/7/15 at per | 2024/1/15 at per |
| | Contingent call dates and redemption amount | Tax event or Regulatory event at per | Tax event or Regulatory event at per | Tax event or Regulatory event at per |
| 16 | Subsequent call dates, if applicable | Each interest payment date after the first call date | Each interest payment date after the first call date | Each interest payment date after the first call date |
| | | | | |
| | Coupons / dividends | | | |
| 17 | Coupons / dividends Fixed or floating dividend/coupon | Fixed to floating | Fixed to floating | Fixed to floating |
| 17 18 | * ' | | | |
| | Fixed or floating dividend/coupon | | | |
| 18 | Fixed or floating dividend/coupon Coupon rate and any related index | Fixed to floating | Fixed to floating | Fixed to floating |
| 18 19 | Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper | Fixed to floating * Yes | Fixed to floating * Yes | Fixed to floating * Yes |
| 18 19 20 | Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory | Fixed to floating * Yes Fully discretionary | Fixed to floating * Yes Fully discretionary | Fixed to floating * Yes Fully discretionary |
| 18 19 20 21 | Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem | Fixed to floating * Yes Fully discretionary No | Fixed to floating * Yes Fully discretionary No | Fixed to floating * Yes Fully discretionary No |
| 18 19 20 21 22 | Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative | Fixed to floating * Yes Fully discretionary No Non-cumulative | Fixed to floating * Yes Fully discretionary No Non-cumulative | Fixed to floating * Yes Fully discretionary No Non-cumulative |
| 18 19 20 21 22 23 | Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible |
| 18 19 20 21 22 23 24 | Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible |
| 18 19 20 21 22 23 24 25 | Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible — — | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible — — |
| 18 19 20 21 22 23 24 25 26 27 28 | Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible |
| 18 19 20 21 22 23 24 25 26 27 | Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible |
| 18 19 20 21 22 23 24 25 26 27 28 | Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible |
| 18 19 20 21 22 23 24 25 26 27 28 29 | Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below |
| 18 19 20 21 22 23 24 25 26 27 28 29 30 | Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible |
| 18 19 20 21 22 23 24 25 26 27 28 29 30 31 | Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial |
| 18 19 20 21 22 23 24 25 26 27 28 29 30 | Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other |
| 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 | Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities |
| 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 | Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other |
| 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 | Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities |
| 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a | Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, one 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 | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual |

| MUTB B3AT1-7 MUTB B3AT1-8 MUT | B B3AT1-9 |
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| | | MUTB B3AT1-7 | MUTB B3AT1-8 | MUTB B3AT1-9 |
|---|---|---|---|---|
| | Issuer | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking |
| | Unique identifier (ISIN) | _ | _ | _ |
| 3 | Governing law(s) of the instrument | Japan Law | Japan Law | Japan Law |
| 3a | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) | | | |
| | Regulatory treatment | | | |
| 4 | Transitional Basel III rules by 2022/3/30 | Additional Tier 1 capital | Additional Tier 1 capital | Additional Tier 1 capital |
| 5 | Post-transitional Basel III rules from 2022/3/31 | Additional Tier 1 capital | Additional Tier 1 capital | Additional Tier 1 capital |
| 6 | Eligible at solo/group/group and solo | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking |
| 7 | Instrument type | Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group | Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group | Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group |
| 8 | Amount recognised in regulatory capital | | | |
| | Consolidated | JPY 11.0 billion | JPY 17.0 billion | JPY 11.0 billion |
| | Non-consolidated | JPY 11.0 billion | JPY 17.0 billion | JPY 11.0 billion |
| 9 | Par value of instrument | JPY 11.0 billion | JPY 17.0 billion | JPY 11.0 billion |
| 10 | Accounting classification | | | |
| | Consolidated | Liability – amortised cost | Liability – amortised cost | Liability - amortised cost |
| | Non-consolidated | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 2018/12/18 | 2019/10/16 | 2019/10/16 |
| | Perpetual or dated | Perpetual | Perpetual | Perpetual |
| 13 | Original maturity date | No maturity | No maturity | No maturity |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date and redemption amount | 2029/1/15 at per | 2025/1/15 at per | 2030/1/15 at per |
| | Contingent call dates and redemption amount | Tax event or Regulatory event at per | Tax event or Regulatory event at per | Tax event or Regulatory event at per |
| 16 | Subsequent call dates, if applicable | Each interest payment date after the first call date | Each interest payment date after the first call date | Each interest payment date after the first call date |
| | Coupons / dividends | | | |
| 17 | Fixed or floating dividend/coupon | Fixed to floating | Fixed to floating | Fixed to floating |
| 18 | Coupon rate and any related index | * | * | * |
| 19 | Existence of a dividend stopper | Yes | Yes | Yes |
| 20 | Fully discretionary, partially discretionary or mandatory | | T 11 1: .: | 163 |
| 21 | Fully discretionary, partially discretionary or mandatory | Fully discretionary | Fully discretionary | Fully discretionary |
| | Existence of step-up or other incentive to redeem | No | No | |
| 22 | , , , , , , , , , , , , , , , , , , , | , , | , , | Fully discretionary |
| 22 23 | Existence of step-up or other incentive to redeem | No | No | Fully discretionary No |
| | Existence of step-up or other incentive to redeem Non-cumulative or cumulative | No Non-cumulative | No Non-cumulative | Fully discretionary No Non-cumulative |
| 23 24 25 | Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible | No Non-cumulative Non-convertible | No Non-cumulative Non-convertible | Fully discretionary No Non-cumulative Non-convertible |
| 23 24 25 26 | Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate | No Non-cumulative Non-convertible — | No Non-cumulative Non-convertible | Fully discretionary No Non-cumulative Non-convertible — |
| 23 24 25 26 27 | Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion | No Non-cumulative Non-convertible | No Non-cumulative Non-convertible | Fully discretionary No Non-cumulative Non-convertible — — |
| 23 24 25 26 27 28 | Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into | No Non-cumulative Non-convertible | No Non-cumulative Non-convertible | Fully discretionary No Non-cumulative Non-convertible |
| 23 24 25 26 27 28 29 | Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into | No Non-cumulative Non-convertible | No Non-cumulative Non-convertible | Fully discretionary No Non-cumulative Non-convertible |
| 23 24 25 26 27 28 29 | Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into | No Non-cumulative Non-convertible Yes | No Non-cumulative Non-convertible | Fully discretionary No Non-cumulative Non-convertible Yes |
| 23 24 25 26 27 28 29 | Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into | No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below | No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below | Fully discretionary No Non-cumulative Non-convertible — — — — — — — — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below |
| 23 24 25 26 27 28 29 30 | Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) | No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. | No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. | Fully discretionary No Non-cumulative Non-convertible |
| 23 24 25 26 27 28 29 30 | Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, onversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial | No Non-cumulative Non-convertible | No Non-cumulative Non-convertible | Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial |
| 23 24 25 26 27 28 29 30 31 | Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) | No Non-cumulative Non-convertible | No Non-cumulative Non-convertible | Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other |
| 23 24 25 26 27 28 29 30 31 32 33 | Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism | No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities | No Non-cumulative Non-convertible | Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CETI capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities |
| 23 24 25 26 27 28 29 30 31 32 33 | Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination | No Non-cumulative Non-convertible | No Non-cumulative Non-convertible | Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other |
| 23 24 25 26 27 28 29 30 31 32 33 | Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism | No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities | No Non-cumulative Non-convertible | Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities |
| 23 24 25 26 27 28 29 30 31 32 33 34 34a | Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately | No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual | No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual | Fully discretionary No Non-cumulative Non-convertible |

| MUTB B3AT1-10 MUTB B3AT1-11 MUTB B3AT1-12 | -12 |
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|---|-----|

| | | MUTB B3AT1-10 | MUTB B3AT1-11 | MUTB B3AT1-12 |
|---------------|---|--|--|--|
| | ssuer | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking |
| | Unique identifier (ISIN) | _ | _ | _ |
| | Governing law(s) of the instrument | Japan Law | Japan Law | Japan Law |
| | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) | | | |
| F | Regulatory treatment | | | |
| 4 | Transitional Basel III rules by 2022/3/30 | Additional Tier 1 capital | Additional Tier 1 capital | Additional Tier 1 capital |
| 5 | Post-transitional Basel III rules from 2022/3/31 | Additional Tier 1 capital | Additional Tier 1 capital | Additional Tier 1 capital |
| 6 | Eligible at solo/group/group and solo | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking |
| 7 | Instrument type | Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group | Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group | Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group |
| 8 A | Amount recognised in regulatory capital | | | |
| - | Consolidated | JPY 3.5 billion | JPY 5.0 billion | JPY 3.0 billion |
|] | Non-consolidated | JPY 3.5 billion | JPY 5.0 billion | JPY 3.0 billion |
| 9 I | Par value of instrument | JPY 3.5 billion | JPY 5.0 billion | JPY 3.0 billion |
| 10 A | Accounting classification | | | |
| , | Consolidated | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost |
| | Non-consolidated | Liability – amortised cost | Liability – amortised cost | Liability - amortised cost |
| | Original date of issuance | 2020/10/19 | 2020/10/19 | 2021/10/15 |
| 12 I | Perpetual or dated | Perpetual | Perpetual | Perpetual |
| 13 | Original maturity date | No maturity | No maturity | No maturity |
| 14 I | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date and redemption amount | 2026/1/15 at per | 2031/1/15 at per | 2032/1/15 at per |
| | Contingent call dates and redemption amount | Tax event or Regulatory event at per | Tax event or Regulatory event at per | Tax event or Regulatory event at per |
| 16 | Subsequent call dates, if applicable | Each interest payment date after the first call date | Each interest payment date after the first call date | Each interest payment date after the first call date |
| (| Coupons / dividends | | | |
| 17 | Fixed or floating dividend/coupon | Fixed to floating | Fixed to floating | Fixed to floating |
| 18 | Coupon rate and any related index | * | * | * |
| 19 | Existence of a dividend stopper | Yes | Yes | Yes |
| 20 | Fully discretionary, partially discretionary or mandatory | Fully discretionary | Fully discretionary | Fully discretionary |
| 21 | Existence of step-up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Non-cumulative | Non-cumulative | Non-cumulative |
| | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | _ | _ | _ |
| 25 | If convertible, fully or partially | _ | _ | _ |
| 26 | If convertible, conversion rate | _ | _ | _ |
| 27 | If convertible, mandatory or optional conversion | _ | _ | _ |
| 28 | If convertible, specify instrument type convertible into | _ | _ | _ |
| 29 | If convertible, specify issuer of instrument it converts into | _ | _ | _ |
| 30 V | Writedown feature | Yes | Yes | Yes |
| 31 | If writedown, writedown trigger(s) | Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. | Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. | Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. |
| 32 | If writedown, full or partial | Full or Partial | Full or Partial | Full or Partial |
| 33 | If writedown, permanent or temporary | Temporary or Permanent | Temporary or Permanent | Temporary or Permanent |
| 1 | · · · · · · · · · · · · · · · · · · · | Amount agreed with JFSA and other | Amount agreed with JFSA and other | Amount agreed with JFSA and other |
| 34 | If temporary write-own, description of writeup mechanism | | Regulatory authorities | Regulatory authorities |
| | | Regulatory authorities | Regulatory authorities Contractual | Regulatory authorities Contractual |
| 34a T | Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately | | Regulatory authorities Contractual Subordinated | Regulatory authorities Contractual Subordinated |
| 34a 7 35 s | Type of subordination | Regulatory authorities Contractual | Contractual | Contractual |

| MUTB B3AT1-13 | MUTB B3AT1-14 | MUTB B3AT1-15 |
|---------------|---------------|---------------|
| | | |

| | | MUTB B3AT1-13 | MUTB B3AT1-14 | MUTB B3AT1-15 |
|-----|--|--|--|--|
| 1 | Issuer | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking |
| 2 | Unique identifier (ISIN) | _ | _ | _ |
| 3 | Governing law(s) of the instrument | Japan Law | Japan Law | Japan Law |
| 3a | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) | | | |
| | Regulatory treatment | | | |
| 4 | Transitional Basel III rules by 2022/3/30 | Additional Tier 1 capital | Additional Tier 1 capital | Additional Tier 1 capital |
| 5 | Post-transitional Basel III rules from 2022/3/31 | Additional Tier 1 capital | Additional Tier 1 capital | Additional Tier 1 capital |
| 6 | Eligible at solo/group/group and solo | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking |
| 7 | Instrument type | Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group | Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group | Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group |
| 8 | Amount recognised in regulatory capital | | | |
| | Consolidated | JPY 4.0 billion | JPY 4.0 billion | JPY 19.0 billion |
| | Non-consolidated | JPY 4.0 billion | JPY 4.0 billion | JPY 19.0 billion |
| 9 | Par value of instrument | JPY 4.0 billion | JPY 4.0 billion | JPY 19.0 billion |
| 10 | Accounting classification | | | |
| | Consolidated | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost |
| H | Non-consolidated | Liability – amortised cost | Liability – amortised cost | Liability - amortised cost |
| 11 | Original date of issuance | 2022/9/2 | 2022/9/2 | 2023/6/2 |
| | Perpetual or dated | Perpetual | Perpetual | Perpetual |
| 13 | Original maturity date | No maturity | No maturity | No maturity |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date and redemption amount | 2028/1/15 at per | 2033/1/15 at per | 2028/7/15 at per |
| 10 | Contingent call dates and redemption amount | Tax event or Regulatory event at per | Tax event or Regulatory event at per | Tax event or Regulatory event at per |
| 16 | Subsequent call dates, if applicable | Each interest payment date after the first call date | Each interest payment date after the first call date | Each interest payment date after the first call date |
| | Coupons / dividends | can date | can date | cui date |
| 17 | Fixed or floating dividend/coupon | Fixed to floating | Fixed to floating | Fixed to floating |
| 18 | Coupon rate and any related index | * | * | * |
| 19 | Existence of a dividend stopper | Yes | Yes | Yes |
| 20 | Fully discretionary, partially discretionary or mandatory | Fully discretionary | Fully discretionary | Fully discretionary |
| 21 | Existence of step-up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Non-cumulative | Non-cumulative | Non-cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | - | - | |
| 25 | If convertible, fully or partially | _ | _ | _ |
| 26 | If convertible, conversion rate | _ | _ | _ |
| 27 | If convertible, mandatory or optional conversion | _ | _ | _ |
| 28 | If convertible, specify instrument type convertible into | _ | _ | _ |
| 29 | If convertible, specify issuer of instrument it converts into | _ | _ | _ |
| 30 | Writedown feature | Yes | Yes | Yes |
| 31 | If writedown, writedown trigger(s) | Mitsubishi UFJ Trust and Banking's | Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. | Mitsubishi UFJ Trust and Banking's |
| 32 | If writedown, full or partial | Full or Partial | Full or Partial | Full or Partial |
| 33 | If writedown, permanent or temporary | Temporary or Permanent | Temporary or Permanent | Temporary or Permanent |
| 34 | If temporary write-own, description of writeup mechanism | Amount agreed with JFSA and other Regulatory authorities | Amount agreed with JFSA and other Regulatory authorities | Amount agreed with JFSA and other Regulatory authorities |
| 34a | Type of subordination | Contractual | Contractual | Contractual |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) | Subordinated | Subordinated | Subordinated |
| | senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) | | | |
| 36 | Non-compliant transitioned features | No | No | No |
| 37 | If yes, specify non-compliant features | _ | _ | _ |
| | | | | |

| | MUTB B3AT1-16 | MUTB B3AT1-17 | MUTB B3AT1-18 |
|--|---------------|---------------|---------------|
|--|---------------|---------------|---------------|

| | | MUTB B3AT1-16 | MUTB B3AT1-17 | MUTB B3AT1-18 |
|---|---|--|---|---|
| 1 | Issuer | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking |
| 2 | Unique identifier (ISIN) | _ | _ | _ |
| 3 | Governing law(s) of the instrument | Japan Law | Japan Law | Japan Law |
| 3a | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) | | | |
| | Regulatory treatment | | | |
| 4 | Transitional Basel III rules by 2022/3/30 | Additional Tier 1 capital | Additional Tier 1 capital | Additional Tier 1 capital |
| 5 | Post-transitional Basel III rules from 2022/3/31 | Additional Tier 1 capital | Additional Tier 1 capital | Additional Tier 1 capital |
| 6 | Eligible at solo/group/group and solo | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking |
| 7 | Instrument type | Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group | Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group | Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group |
| 8 | Amount recognised in regulatory capital | , | , | 2 |
| | Consolidated | JPY 14.0 billion | JPY 11.0 billion | JPY 7.0 billion |
| | Non-consolidated | JPY 14.0 billion | JPY 11.0 billion | JPY 7.0 billion |
| 9 | Par value of instrument | JPY 14.0 billion | JPY 11.0 billion | JPY 7.0 billion |
| 10 | | , | 7 | , |
| | Consolidated | Liability - amortised cost | Liability - amortised cost | Liability – amortised cost |
| | Non-consolidated | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 2023/6/2 | 2023/9/29 | 2023/10/16 |
| 12 | Perpetual or dated | Perpetual | Perpetual | Perpetual |
| 13 | Original maturity date | No maturity | No maturity | No maturity |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date and redemption amount | 2033/7/15 at per | 2038/1/15 at per | 2029/1/15 at per |
| | Contingent call dates and redemption amount | Tax event or Regulatory event at per | Tax event or Regulatory event at per | Tax event or Regulatory event at per |
| 16 | Subsequent call dates, if applicable | Each interest payment date after the first call date | Each interest payment date after the first call date | Each interest payment date after the first call date |
| | | cuii dute | can date | can date |
| | Coupons / dividends | can date | can date | can date |
| 17 | Coupons / dividends Fixed or floating dividend/coupon | Fixed to floating | Fixed to floating | Fixed to floating |
| 17 18 | * ' | | | |
| | Fixed or floating dividend/coupon | | | |
| 18 | Fixed or floating dividend/coupon Coupon rate and any related index | Fixed to floating | Fixed to floating | Fixed to floating |
| 18 19 | Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper | Fixed to floating * Yes | Fixed to floating * Yes | Fixed to floating * Yes |
| 18 19 20 | Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory | Fixed to floating * Yes Fully discretionary | Fixed to floating * Yes Fully discretionary | Fixed to floating * Yes Fully discretionary |
| 18 19 20 21 | Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem | Fixed to floating * Yes Fully discretionary No | Fixed to floating * Yes Fully discretionary No | Fixed to floating * Yes Fully discretionary No |
| 18 19 20 21 22 | Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative | Fixed to floating * Yes Fully discretionary No Non-cumulative | Fixed to floating * Yes Fully discretionary No Non-cumulative | Fixed to floating * Yes Fully discretionary No Non-cumulative |
| 18 19 20 21 22 23 | Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible |
| 18 19 20 21 22 23 24 | Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible |
| 18 19 20 21 22 23 24 25 | Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible — — | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible — — |
| 18 19 20 21 22 23 24 25 26 | Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible |
| 18 19 20 21 22 23 24 25 26 27 | Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible |
| 18 19 20 21 22 23 24 25 26 27 28 | Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible |
| 18 19 20 21 22 23 24 25 26 27 28 29 | Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below |
| 18 19 20 21 22 23 24 25 26 27 28 29 30 | Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible |
| 18 19 20 21 22 23 24 25 26 27 28 29 30 31 | Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial |
| 18 19 20 21 22 23 24 25 26 27 28 29 30 | Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen belov 5.125%, etc. Full or Partial Temporary or Permanent |
| 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 | Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities |
| 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 | Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other |
| 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 | Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities |
| 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a | Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, one mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, uritedown trigger(s) If writedown, writedown trigger(s) If tritedown, writedown trigger(s) If writedown, writedown trigger(s) For writedown, writedown trigger(s) If writedown, writedown trigger(s) For writedown, writedown trigger(s) If writedown, writedown trigger(s) For writedown trigger(s) | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible | Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual |

| | MUTB B3AT1-19 | MUTB B3T2-3 | MUTB B3T2-5 |
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|--|---------------|-------------|-------------|

| | MUTB B3AT1-19 | MUTB B3T2-3 | MUTB B3T2-5 |
|--|---|---|---|
| 1 Issuer | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking |
| 2 Unique identifier (ISIN) | _ | | _ |
| 3 Governing law(s) of the instrument | Japan Law | Japan Law | Japan Law |
| Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) | | | |
| Regulatory treatment | | | |
| 4 Transitional Basel III rules by 2022/3/30 | Additional Tier 1 capital | Tier 2 capital | Tier 2 capital |
| 5 Post-transitional Basel III rules from 2022/3/31 | Additional Tier 1 capital | Tier 2 capital | Tier 2 capital |
| 6 Eligible at solo/group/group and solo | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking |
| 7 Instrument type | Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group | Subordinated Loan borrowed from Mitsubishi UFJ Financial Group | Subordinated Loan borrowed from Mitsubishi UFJ Financial Group |
| 8 Amount recognised in regulatory capital | | | |
| Consolidated | JPY 7.0 billion | JPY 11.4 billion | JPY 8.8 billion |
| Non-consolidated | JPY 7.0 billion | JPY 11.4 billion | JPY 8.8 billion |
| 9 Par value of instrument | JPY 7.0 billion | JPY 16.0 billion | JPY 11.0 billion |
| 10 Accounting classification | | | |
| Consolidated | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost |
| Non-consolidated | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost |
| 11 Original date of issuance | 2023/10/16 | 2017/3/2 | 2017/9/15 |
| 12 Perpetual or dated | Perpetual | Dated | Dated |
| 13 Original maturity date | No maturity | 2027/7/26 | 2028/1/12 |
| 14 Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 Optional call date and redemption amount | 2034/1/15 at per | _ | _ |
| Contingent call dates and redemption amount | Tax event or Regulatory event at per | Tax event or Regulatory event at per | Tax event or Regulatory event at per |
| 16 Subsequent call dates, if applicable | Each interest payment date after the first call date | _ | - |
| Coupons / dividends | | | |
| 17 Fixed or floating dividend/coupon | Fixed to floating | Fixed | Fixed |
| 18 Coupon rate and any related index | * | * | * |
| 19 Existence of a dividend stopper | Yes | No | No |
| 20 Fully discretionary, partially discretionary or mandatory | Fully discretionary | Mandatory | Mandatory |
| 21 Existence of step-up or other incentive to redeem | No | No | No |
| 22 Non-cumulative or cumulative | Non-cumulative | Non-cumulative | Non-cumulative |
| 23 Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 If convertible, conversion trigger(s) | _ | <u> </u> | _ |
| 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 | _ _ | - - | _ |
| If convertible, specify issuer of instrument it converts into Writedown feature | – – Yes | - | _ |
| | - Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below | - - | _ |
| 30 Writedown feature 31 If writedown, writedown trigger(s) | - Yes Mitsubishi UFJ Trust and Banking's | – Yes Non-viability event : | Yes Non-viability event : |
| 30 Writedown feature 31 If writedown, writedown trigger(s) | — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. | - Yes Non-viability event : Specified item 2 measures, etc. Full | — — Yes Non-viability event : Specified item 2 measures, etc. Full |
| 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial | — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other | - Yes Non-viability event : Specified item 2 measures, etc. | Yes Non-viability event : Specified item 2 measures, etc. |
| 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial 33 If writedown, permanent or temporary 34 If temporary write-own, description of writeup mechanism | - Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent | – Yes Non-viability event : Specified item 2 measures, etc. Full Permanent | — Yes Non-viability event: Specified item 2 measures, etc. Full Permanent |
| 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial 33 If writedown, permanent or temporary | — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities | - Yes Non-viability event : Specified item 2 measures, etc. Full Permanent | Yes Non-viability event : Specified item 2 measures, etc. Full Permanent |
| 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial 33 If writedown, permanent or temporary 34 If temporary write-own, description of writeup mechanism 34a Type of subordination 25 Position in subordination hierarchy in liquidation (specify instrument type immediately | Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual | - Yes Non-viability event : Specified item 2 measures, etc. Full Permanent - Contractual | — Yes Non-viability event: Specified item 2 measures, etc. Full Permanent — Contractual |

| | MUTB B3T2-7 | MUTB B3T2-9 | MUTB B3T2-10 |
|--|-------------|-------------|--------------|
|--|-------------|-------------|--------------|

| | | MUTB B3T2-7 | MUTB B3T2-9 | MUTB B3T2-10 |
|---|---|---|---|---|
| 1 | Issuer | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking |
| 2 | Unique identifier (ISIN) | _ | _ | _ |
| 3 | Governing law(s) of the instrument | Japan Law | Japan Law | Japan Law |
| 3a | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) | | | |
| | Regulatory treatment | | | |
| 4 | Transitional Basel III rules by 2022/3/30 | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 | Post-transitional Basel III rules from 2022/3/31 | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 6 | Eligible at solo/group/group and solo | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking |
| 7 | Instrument type | Subordinated Loan borrowed from Mitsubishi UFJ Financial Group | Subordinated Loan borrowed from Mitsubishi UFJ Financial Group | Subordinated Loan borrowed from Mitsubishi UFJ Financial Group |
| 8 | Amount recognised in regulatory capital | , and the same of | , | , and the same of |
| | Consolidated | JPY 17.7 billion | JPY 4.0 billion | JPY 15.0 billion |
| | Non-consolidated | IPY 17.7 billion | IPY 4.0 billion | IPY 15.0 billion |
| 9 | Par value of instrument | JPY 20.0 billion | JPY 4.0 billion | JPY 15.0 billion |
| 10 | Accounting classification | Ji i 20.0 bimon | Ji i 4.0 Dimon | Ji i io.o omion |
| 10 | Accounting classification Consolidated | Liability – amortised cost | Liability - amortised cost | Liability - amortised cost |
| \vdash | Non-consolidated | Liability - amortised cost | Liability – amortised cost | Liability - amortised cost |
| 11 | Original date of issuance | 2018/6/11 | 2019/9/20 | 2019/9/20 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | 2028/6/9 | 2030/1/15 | 2030/1/15 |
| 14 | | 2028/6/9 Yes | 2030/1/13 Yes | 2030/1/15 Yes |
| 15 | Issuer call subject to prior supervisory approval Optional call date and redemption amount | res — | ies — | I . |
| 13 | | | | 2025/1/15 at per |
| <u> </u> | Contingent call dates and redemption amount | Tax event or Regulatory event at per | Tax event or Regulatory event at per | Tax event or Regulatory event at per |
| 16 | Subsequent call dates, if applicable | - | - | Each interest payment date after the first call date |
| <u> </u> | Coupons / dividends | | | |
| | | | | |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed |
| 18 | Coupon rate and any related index | * | * | * |
| 18 19 | Coupon rate and any related index Existence of a dividend stopper | * No | * No | * No |
| 18 19 20 | Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory | * No Mandatory | * No Mandatory | * No Mandatory |
| 18 19 20 21 | Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem | * No Mandatory No | * No Mandatory No | * No Mandatory No |
| 18 19 20 21 22 | Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative | * No Mandatory | * No Mandatory | * No Mandatory |
| 18 19 20 21 | Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem | * No Mandatory No | * No Mandatory No | * No Mandatory No |
| 18 19 20 21 22 | Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative | * No Mandatory No Non-cumulative | * No Mandatory No Non-cumulative | * No Mandatory No Non-cumulative |
| 18 19 20 21 22 23 | Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible | * No Mandatory No Non-cumulative Non-convertible | * No Mandatory No Non-cumulative Non-convertible | * No Mandatory No Non-cumulative Non-convertible |
| 18 19 20 21 22 23 24 | Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) | * No Mandatory No Non-cumulative Non-convertible — | * No Mandatory No Non-cumulative Non-convertible — | * No Mandatory No Non-cumulative Non-convertible — |
| 18 19 20 21 22 23 24 25 | Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially | * No Mandatory No Non-cumulative Non-convertible — — | * No Mandatory No Non-cumulative Non-convertible — — | * No Mandatory No Non-cumulative Non-convertible |
| 18 19 20 21 22 23 24 25 26 | Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate | * No Mandatory No Non-cumulative Non-convertible | * No Mandatory No Non-cumulative Non-convertible | * No Mandatory No Non-cumulative Non-convertible |
| 18 19 20 21 22 23 24 25 26 27 | Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion | * No Mandatory No Non-cumulative Non-convertible | * No Mandatory No Non-cumulative Non-convertible | * No Mandatory No Non-cumulative Non-convertible |
| 18 19 20 21 22 23 24 25 26 27 28 | Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into | * No Mandatory No Non-cumulative Non-convertible | * No Mandatory No Non-cumulative Non-convertible | * No Mandatory No Non-cumulative Non-convertible |
| 18 19 20 21 22 23 24 25 26 27 28 29 | Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into | * No Mandatory No Non-cumulative Non-convertible | * No Mandatory No Non-cumulative Non-convertible | * No Mandatory No Non-cumulative Non-convertible |
| 18 19 20 21 22 23 24 25 26 27 28 29 | Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event : | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event : | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event : |
| 18 19 20 21 22 23 24 25 26 27 28 29 30 | Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial | * No No Mandatory No Non-cumulative Non-convertible | * No Mandatory No Mon-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event : Specified item 2 measures, etc. |
| 18 19 20 21 22 23 24 25 26 27 28 29 30 31 | 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) | * No No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. |
| 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 | Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism | * No No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent | * No Mandatory No Non-cumulative Non-convertible | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent |
| 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 | Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately | * No No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent |
| 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 | Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) | * No Mandatory No Mon-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual Other internal TLAC | * No Mandatory No Non-cumulative Non-convertible | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual Other internal TLAC |
| 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a | Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, writedown trigger(s) If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) Non-compliant transitioned features | * No Mandatory No Mon-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual | * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual |

| MU1B B312-11 MU1B B312-12 MU1B B312-13 | MUTB B3T2-11 | MUTB B3T2-12 | MUTB B3T2-13 |
|--|--------------|--------------|--------------|
|--|--------------|--------------|--------------|

| | | MUTB B3T2-11 | MUTB B3T2-12 | MUTB B3T2-13 |
|-----------------------------------|---|---|---|---|
| | suer | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking |
| | nique identifier (ISIN) | _ | _ | _ |
| | overning law(s) of the instrument | Japan Law | Japan Law | Japan Law |
| | feans by which enforceability requirement of Section 13 of the TLAC Term Sheet is chieved (for other TLAC-eligible instruments governed by foreign law) | | | |
| | egulatory treatment | | | |
| | Transitional Basel III rules by 2022/3/30 | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 | Post-transitional Basel III rules from 2022/3/31 | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 6 | Eligible at solo/group/group and solo | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking |
| 7 | Instrument type | Subordinated Loan borrowed from Mitsubishi UFJ Financial Group | Subordinated Loan borrowed from Mitsubishi UFJ Financial Group | Subordinated Loan borrowed from Mitsubishi UFJ Financial Group |
| 8 A | mount recognised in regulatory capital | | | |
| | Consolidated | JPY 2.5 billion | JPY 2.0 billion | JPY 2.0 billion |
| N | Non-consolidated | JPY 2.5 billion | JPY 2.0 billion | JPY 2.0 billion |
| 9 Pa | ar value of instrument | JPY 2.5 billion | JPY 2.0 billion | JPY 2.0 billion |
| 10 A | ccounting classification | , | | |
| | Consolidated | Liability - amortised cost | Liability – amortised cost | Liability - amortised cost |
| N | Von-consolidated | Liability – amortised cost | Liability – amortised cost | Liability - amortised cost |
| | riginal date of issuance | 2020/5/29 | 2020/5/29 | 2021/6/1 |
| | erpetual or dated | Dated | Dated | Dated |
| | Original maturity date | 2030/5/29 | 2030/5/29 | 2031/5/30 |
| | suer call subject to prior supervisory approval | Yes | Yes | Yes |
| | Optional call date and redemption amount | | 2025/5/29 at per | 2026/6/1 at per |
| | Contingent call dates and redemption amount | Tax event or Regulatory event at per | Tax event or Regulatory event at per | Tax event or Regulatory event at per |
| 16 | Subsequent call dates, if applicable | _ | Each interest payment date after the first call date | Each interest payment date after the first call date |
| С | oupons / dividends | | | |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed to floating | Fixed to floating |
| 18 | Coupon rate and any related index | * | * | * |
| | Existence of a dividend stopper | No | No | No |
| | Fully discretionary, partially discretionary or mandatory | Mandatory | Mandatory | Mandatory |
| | Existence of step-up or other incentive to redeem | No | No | No |
| | Non-cumulative or cumulative | Non-cumulative | Non-cumulative | Non-cumulative |
| | onvertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| | If convertible, conversion trigger(s) | _ | _ | _ |
| | If convertible, fully or partially | _ | _ | _ |
| | If convertible, conversion rate | <u> </u> | _ | _ |
| | If convertible, mandatory or optional conversion | _ | _ | _ |
| | If convertible, specify instrument type convertible into | П | _ | - |
| | If convertible, specify issuer of instrument it converts into | | _ | _ |
| 30 W | /ritedown feature | Yes | Yes | Yes |
| | | | | 1 |
| 31 | If writedown, writedown trigger(s) | Non-viability event : Specified item 2 measures, etc. | Non-viability event : Specified item 2 measures, etc. | Non-viability event : Specified item 2 measures, etc. |
| | | Specified item 2 measures, etc. | Specified item 2 measures, etc. | Specified item 2 measures, etc. |
| 32 | If writedown, full or partial | Specified item 2 measures, etc. | Specified item 2 measures, etc. Full | Specified item 2 measures, etc. Full |
| 32 33 | | Specified item 2 measures, etc. | Specified item 2 measures, etc. | Specified item 2 measures, etc. |
| 32 33 34 | If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism | Specified item 2 measures, etc. Full Permanent | Specified item 2 measures, etc. Full Permanent | Specified item 2 measures, etc. Full Permanent |
| 32 33 34 34a Tv | If writedown, full or partial If writedown, permanent or temporary | Specified item 2 measures, etc. Full Permanent — | Specified item 2 measures, etc. Full Permanent — | Specified item 2 measures, etc. Full Permanent |
| 32 33 34 34a Tr 35 Po | If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism ype of subordination osition in subordination hierarchy in liquidation (specify instrument type immediately | Specified item 2 measures, etc. Full Permanent — Contractual | Specified item 2 measures, etc. Full Permanent — Contractual | Specified item 2 measures, etc. Full Permanent — Contractual |

| | MUTB B3T2-14 | MUTB B3T2-15 | MUTB B3T2-16 |
|--|--------------|--------------|--------------|
|--|--------------|--------------|--------------|

| | | MUTB B3T2-14 | MUTB B3T2-15 | MUTB B3T2-16 |
|---|---|---|---|---|
| 1 | Issuer | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking |
| 2 | Unique identifier (ISIN) | _ | | _ |
| 3 | Governing law(s) of the instrument | Japan Law | Japan Law | Japan Law |
| 3a | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) | | | |
| | Regulatory treatment | | | |
| 4 | Transitional Basel III rules by 2022/3/30 | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 | Post-transitional Basel III rules from 2022/3/31 | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 6 | Eligible at solo/group/group and solo | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking |
| 7 | Instrument type | Subordinated Loan borrowed from Mitsubishi UFJ Financial Group | Subordinated Loan borrowed from Mitsubishi UFJ Financial Group | Subordinated Loan borrowed from Mitsubishi UFJ Financial Group |
| 8 | Amount recognised in regulatory capital | | | |
| | Consolidated | JPY 10.0 billion | JPY 32.0 billion | JPY 81.0 billion |
| | Non-consolidated | JPY 10.0 billion | JPY 32.0 billion | JPY 81.0 billion |
| 9 | Par value of instrument | JPY 10.0 billion | JPY 32.0 billion | JPY 81.0 billion |
| | Accounting classification | , | , | , |
| | Consolidated | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost |
| | Non-consolidated | Liability – amortised cost | Liability - amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 2021/7/30 | 2022/7/29 | 2022/7/29 |
| | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | 2031/7/30 | 2032/7/29 | 2032/7/29 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date and redemption amount | 2026/7/30 at per | _ | 2027/7/29 at per |
| | Contingent call dates and redemption amount | Tax event or Regulatory event at per | Tax event or Regulatory event at per | Tax event or Regulatory event at per |
| 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 | Fixed |
| | | | | |
| 18 | Coupon rate and any related index | * | * | * |
| 18 19 | Coupon rate and any related index Existence of a dividend stopper | * No | * No | * No |
| | | * No Mandatory | * No Mandatory | * No Mandatory |
| 19 | Existence of a dividend stopper | | 17 | I . |
| 19 20 | Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory | Mandatory | Mandatory | Mandatory |
| 19 20 21 | Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative | Mandatory No | Mandatory No Non-cumulative | Mandatory No Non-cumulative |
| 19 20 21 22 23 | Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible | Mandatory No Non-cumulative | Mandatory No | Mandatory No |
| 19 20 21 22 | Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) | Mandatory No Non-cumulative Non-convertible | Mandatory No Non-cumulative Non-convertible | Mandatory No Non-cumulative Non-convertible |
| 19 20 21 22 23 24 | Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible | Mandatory No Non-cumulative Non-convertible | Mandatory No Non-cumulative Non-convertible — | Mandatory No Non-cumulative Non-convertible — |
| 19 20 21 22 23 24 25 | Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially | Mandatory No Non-cumulative Non-convertible | Mandatory No Non-cumulative Non-convertible — — | Mandatory No Non-cumulative Non-convertible — — |
| 19 20 21 22 23 24 25 26 | Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate | Mandatory No Non-cumulative Non-convertible | Mandatory No Non-cumulative Non-convertible — — — — | Mandatory No Non-cumulative Non-convertible — — — — |
| 19 20 21 22 23 24 25 26 27 | Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion | Mandatory No Non-cumulative Non-convertible | Mandatory No Non-cumulative Non-convertible | Mandatory No Non-cumulative Non-convertible |
| 19 20 21 22 23 24 25 26 27 28 29 | Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into | Mandatory No Non-cumulative Non-convertible | Mandatory No Non-cumulative Non-convertible | Mandatory No Non-cumulative Non-convertible |
| 19 20 21 22 23 24 25 26 27 28 29 | Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, onversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into | Mandatory No Non-cumulative Non-convertible | Mandatory No Non-cumulative Non-convertible | Mandatory No Non-cumulative Non-convertible |
| 19 20 21 22 23 24 25 26 27 28 29 | Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature | Mandatory No Non-cumulative Non-convertible | Mandatory No Non-cumulative Non-convertible Yes Non-viability event : | Mandatory No Non-cumulative Non-convertible |
| 19 20 21 22 23 24 25 26 27 28 29 30 | Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial | Mandatory No Non-cumulative Non-convertible | Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. | Mandatory No Non-cumulative Non-convertible Yes Non-viability event : Specified item 2 measures, etc. |
| 19 20 21 22 23 24 25 26 27 28 29 30 31 | Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) | Mandatory No Non-cumulative Non-convertible | Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full | Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. |
| 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 | Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify 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 | Mandatory No Non-cumulative Non-convertible | Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent | Mandatory No Non-cumulative Non-convertible Yes Non-viability event : Specified item 2 measures, etc. Full Permanent |
| 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 | Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary | Mandatory No Non-cumulative Non-convertible | Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent | Mandatory No Non-cumulative Non-convertible |
| 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a | Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify 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 | Mandatory No Non-cumulative Non-convertible | Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual | Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual |

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

| lssuer Unique identifier (ISIN) Governing law(s) of the instrument | Mitsubishi UFJ Trust and Banking — Japan Law | Mitsubishi UFJ Trust and Banking — Japan Law | Mitsubishi UFJ Trust and Banking — |
|--|---|--|--|
| Governing law(s) of the instrument | – Japan Law | — Japan Lavy | |
| | Japan Law | Ianan I aw | T T |
| |)-F | japan Law | Japan Law |
| Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) | | | |
| Regulatory treatment | | | |
| Transitional Basel III rules by 2022/3/30 | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| Post-transitional Basel III rules from 2022/3/31 | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| Eligible at solo/group/group and solo | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking |
| Instrument type | Subordinated Loan borrowed from Mitsubishi UFJ Financial Group | Subordinated Loan borrowed from Mitsubishi UFJ Financial Group | Subordinated Loan borrowed from Mitsubishi UFJ Financial Group |
| Amount recognised in regulatory capital | | | |
| Consolidated | JPY 2.0 billion | JPY 8.0 billion | JPY 55.0 billion |
| Non-consolidated | JPY 2.0 billion | JPY 8.0 billion | JPY 55.0 billion |
| Par value of instrument | IPY 2.0 billion | IPY 8.0 billion | JPY 55.0 billion |
| | , | , | , |
| Consolidated | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost |
| Non-consolidated | Liability - amortised cost | Liability – amortised cost | Liability – amortised cost |
| Original date of issuance | 2022/8/3 | 2023/2/1 | 2023/2/1 |
| Ü | | , , | Dated |
| | | | 2033/7/28 |
| 0 7 | , , | | Yes |
| | l l | _ | 2028/7/28 at per |
| | | Tax event or Regulatory event at per | Tax event or Regulatory event at per |
| Subsequent call dates, if applicable | Each interest payment date after the first call date | _ | Each interest payment date after the first call date |
| Coupons / dividends | | | |
| Fixed or floating dividend/coupon | Fixed to floating | Fixed | Fixed |
| Coupon rate and any related index | * | * | * |
| Existence of a dividend stopper | No | No | No |
| Fully discretionary, partially discretionary or mandatory | Mandatory | Mandatory | Mandatory |
| Existence of step-up or other incentive to redeem | No | No | No |
| Non-cumulative or cumulative | Non-cumulative | Non-cumulative | Non-cumulative |
| Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| If convertible, conversion trigger(s) | _ | | _ |
| | _ | | _ |
| | _ | 1 | _ |
| If convertible, mandatory or optional conversion | _ | _ | _ |
| If convertible, specify instrument type convertible into | _ | _ | _ |
| If convertible, specify issuer of instrument it converts into | _ | | _ |
| Writedown feature | Yes | Yes | Yes |
| If writedown, writedown trigger(s) | Non-viability event : Specified item 2 measures, etc. | Non-viability event : Specified item 2 measures, etc. | Non-viability event : Specified item 2 measures, etc. |
| If writedown, full or partial | Full | Full | Full |
| | Permanent | Permanent | Permanent |
| If temporary write-own, description of writeup mechanism | - | _ | - |
| Type of subordination | Contractual | Contractual | Contractual |
| Position in subordination hierarchy in liquidation (specify instrument type immediately | Other internal TLAC | Other internal TLAC | Other internal TLAC |
| senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) | 1 | | |
| Non-compliant transitioned features | No | No | No |
| A C I P P Is | Transitional Basel III rules by 2022/3/30 Post-transitional Basel III rules from 2022/3/31 Eligible at solo/group/group and solo Instrument type Amount recognised in regulatory capital Consolidated Non-consolidated Par value of instrument Accounting classification Consolidated Original date of issuance Perpetual or dated Original maturity date Susuer call subject to prior supervisory approval Optional call date and redemption amount Contingent call dates, if applicable 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, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Writedown, writedown trigger(s) If writedown, writedown trigger(s) If writedown, writedown trigger(s) If writedown, permanent or temporary | Transitional Basel III rules by 2022/3/30 Post-transitional Basel III rules from 2022/3/31 Tier 2 capital Post-transitional Basel III rules from 2022/3/31 Tier 2 capital T | Transitional Basel III rules by 2022/3/31 Tier 2 capital Tier 2 ca |

MUTB B3T2-20 MUTB B3T2-21

| | | MU1B B312-20 | MU1B B312-21 |
|--|--|---|---|
| 1 Issuer | | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking |
| 2 Unique identifier (ISIN) | | <u> </u> | _ |
| 3 Governing law(s) of the instrument | | Japan Law | Japan Law |
| Means by which enforceability requiremer achieved (for other TLAC-eligible instruments) | | | |
| Regulatory treatment | | | |
| 4 Transitional Basel III rules by 2022/3/30 |) | Tier 2 capital | Tier 2 capital |
| 5 Post-transitional Basel III rules from 202 | 2/3/31 | Tier 2 capital | Tier 2 capital |
| 6 Eligible at solo/group/group and solo | | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking |
| 7 Instrument type | | Subordinated Loan borrowed from Mitsubishi UFJ Financial Group | Subordinated Loan borrowed from Mitsubishi UFJ Financial Group |
| 8 Amount recognised in regulatory capital | | | |
| Consolidated | | JPY 6.0 billion | JPY 13.0 billion |
| Non-consolidated | | JPY 6.0 billion | JPY 13.0 billion |
| 9 Par value of instrument | | JPY 6.0 billion | JPY 13.0 billion |
| 10 Accounting classification | |)2 2 010 2000000 | , |
| Consolidated | | Liability - amortised cost | Liability – amortised cost |
| Non-consolidated | | Liability - amortised cost | Liability - amortised cost |
| 11 Original date of issuance | | 2023/9/19 | 2023/9/19 |
| 12 Perpetual or dated | | Dated | Dated |
| 13 Original maturity date | | 2034/1/19 | 2034/1/19 |
| 14 Issuer call subject to prior supervisory app | waya! | Yes | Yes |
| 15 Optional call date and redemption amoust | | Tes — | 2029/1/19 at per |
| Contingent call dates and redemption arrow | | Tax event or Regulatory event at per | Tax event or Regulatory event at per |
| 16 Subsequent call dates, if applicable | noun | – | Each interest payment date after the fir call date |
| Coupons / dividends | | | cui duc |
| 17 Fixed or floating dividend/coupon | | Fixed | Fixed |
| 18 Coupon rate and any related index | | * | * |
| 19 Existence of a dividend stopper | | No | No |
| 20 Fully discretionary, partially discretiona | ry or mandatory | Mandatory | Mandatory |
| 21 Existence of step-up or other incentive to | | No | No |
| 22 Non-cumulative or cumulative | reacen | Non-cumulative | Non-cumulative |
| 23 Convertible or non-convertible | | Non-convertible | Non-convertible |
| | | Non-conventible | TVOIF-COITVEI (IDIE |
| 88- (-) | | | |
| | | | |
| | | | - |
| are the second s | | | |
| 28 If convertible, specify instrument type co 29 If convertible, specify issuer of instrume | | | |
| 29 If convertible, specify issuer of instrume. | | _ | |
| | | - | _ |
| | | Yes | |
| 30 Writedown feature | | - | _ |
| 30 Writedown feature 31 If writedown, writedown trigger(s) | | – Yes Non-viability event : | Yes Non-viability event : |
| 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial | | — Yes Non-viability event: Specified item 2 measures, etc. Full | Yes Non-viability event : Specified item 2 measures, etc. Full |
| 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial 33 If writedown, permanent or temporary | nt it converts into | — Yes Non-viability event: Specified item 2 measures, etc. | Yes Non-viability event : Specified item 2 measures, etc. |
| 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial 33 If writedown, permanent or temporary 34 If temporary write-own, description of w | nt it converts into | — Yes Non-viability event : Specified item 2 measures, etc. Full Permanent | — Yes Non-viability event: Specified item 2 measures, etc. Full Permanent — |
| 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial 33 If writedown, permanent or temporary 34 If temporary write-own, description of v 34a Type of subordination | nt it converts into | — Yes Non-viability event: Specified item 2 measures, etc. Full | Yes Non-viability event : Specified item 2 measures, etc. Full |
| 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial 33 If writedown, permanent or temporary 34 If temporary write-own, description of v 34a Type of subordination 25 Position in subordination hierarchy in liqu | nt it converts into | — Yes Non-viability event : Specified item 2 measures, etc. Full Permanent | Yes Non-viability event: Specified item 2 measures, etc. Full Permanent — |
| 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial 33 If writedown, permanent or temporary 34 If temporary write-own, description of v 34a Type of subordination 25 | nt it converts into vriteup mechanism idation (specify instrument type immediately | — Yes Non-viability event: Specified item 2 measures, etc. Full Permanent — Contractual | Yes Non-viability event: Specified item 2 measures, etc. Full Permanent — Contractual |

Weighted-average of interest rate which are shown " \ast " in item 33 in the list

| Weighted-average of interest rates | 1.168% (round to three decimal places) |
|------------------------------------|--|