		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
	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			
Ja	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 1,955.4 billion	JPY 4.8 billion	JPY 50.0 billion
	Non-consolidated	JPY 1,830.1 billion	_	JPY 50.0 billion
9	Par value of instrument	_	_	IPY 50.0 billion
	Accounting classification			JI I 50.0 DIMOIT
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	- Shareholders equity		2016/3/3
	Perpetual or dated	Perpetual	Perpetual	Perpetual
13	1	–	rerpetual —	
13	Original maturity date			No maturity
15	Issuer call subject to prior supervisory approval	No	No	Yes
15	Optional call date and redemption amount	_	_	2026/7/15 at per
	Contingent call dates and redemption amount		_	Tax event or Regulatory event at per
16	Subsequent call dates, if applicable	_	-	Each interest payment date after the first call date
	Coupons / dividends			
17	Fixed or floating dividend/coupon	-	_	Fixed to floating
18	Coupon rate and any related index	-	_	*
19	Existence of a dividend stopper	No	No	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	_	_	_
25	If convertible, fully or partially	_	_	_
26	If convertible, conversion rate	_	_	_
27	If convertible, mandatory or optional conversion	_	_	_
28	If convertible, specify instrument type convertible into	_	_	_
29	If convertible, specify issuer of instrument it converts into	_	_	_
30	Writedown feature	No	No	Yes
31	If writedown, writedown trigger(s)	_	-	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.
32	If writedown, full or partial	_	_	Full or Partial
33	If writedown, permanent or temporary	_	_	Temporary or Permanent
34	If temporary write-own, description of writeup mechanism	_	_	Amount agreed with JFSA and other Regulatory authorities
34a	Type of subordination	_	_	Contractual
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Perpetual subordinated	Subordinated	Subordinated
0.1	, ,	>-	<u></u>	
	Non-compliant transitioned features	No	No	No
1 37	If yes, specify non-compliant features	_	_	_

MUTB B3AT1-3 MUTB B3AT1-5 MUTB B3AT1	7
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		MUTB B3AT1-3	MUTB B3AT1-5	MUTB B3AT1-7
	Issuer	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
$\overline{}$	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)			
T	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			
\neg	Consolidated	JPY 15.0 billion	JPY 19.0 billion	JPY 11.0 billion
\neg	Non-consolidated	JPY 15.0 billion	JPY 19.0 billion	JPY 11.0 billion
9	Par value of instrument	JPY 15.0 billion	IPY 19.0 billion	JPY 11.0 billion
	Accounting classification)	<i>y</i> = = = = = = = = = = = = = = = = = = =)
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
=	Perpetual or dated	Perpetual	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity	No maturity
_		Yes		
15	Issuer call subject to prior supervisory approval		Yes	Yes
15	Optional call date and redemption amount	2027/7/15 at per	2028/7/15 at per	2029/1/15 at per
$\overline{}$	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
$\overline{}$	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				
21	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary
	Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem	Fully discretionary No	Fully discretionary No	Fully discretionary No
22		· · · · · · · · · · · · · · · · · · ·	, ,	
=	Existence of step-up or other incentive to redeem	No	No	No
=	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible	No Non-cumulative	No Non-cumulative	No Non-cumulative
23	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible
23 24	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 Non-cumulative Non-convertible —	No Non-cumulative Non-convertible -	No Non-cumulative Non-convertible —
23 24 25	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	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 If convertible, mandatory or optional conversion	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	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 If convertible, specify instrument type convertible into	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	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	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	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 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	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.	No Non-cumulative Non-convertible
23 24 25 26 27 28 29 30 31	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial	No 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	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 Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent	No Non-cumulative Non-convertible
23 24 25 26 27 28 29 30 31 32 33 34	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, 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	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities
23 24 25 26 27 28 29 30 31 32 33 34	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, 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	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5:125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other	No Non-cumulative Non-convertible	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 34	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, 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	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities
23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately	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	No Non-cumulative Non-convertible

		MUTB B3AT1-8	MUTB B3AT1-9	MUTB B3AT1-10
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	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital
5	Post-transitional Basel III rules from 2022/3/31	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital
6	Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
7	Instrument type	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
8	Amount recognised in regulatory capital	,		,
	Consolidated	JPY 17.0 billion	JPY 11.0 billion	JPY 3.5 billion
	Non-consolidated	JPY 17.0 billion	JPY 11.0 billion	JPY 3.5 billion
9	Par value of instrument	JPY 17.0 billion	IPY 11.0 billion	JPY 3.5 billion
10	Accounting classification	,	,	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	2019/10/16	2019/10/16	2020/10/19
	Perpetual or dated	Perpetual	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity	No maturity
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date and redemption amount	2025/1/15 at per	2030/1/15 at per	2026/1/15 at per
	Contingent call dates and redemption amount	Tax event or Regulatory event at per	Tax event or Regulatory event at per	Tax event or Regulatory event at per
16	Subsequent call dates, if applicable	Each interest payment date after the first call date	Each interest payment date after the first call date	Each interest payment date after the first call date
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating
18	Coupon rate and any related index	*	*	*
19	Existence of a dividend stopper	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	
24			Non-convertible	Non-convertible
25	If convertible, conversion trigger(s)	_	Non-convertible	Non-convertible —
	If convertible, conversion trigger(s) If convertible, fully or partially			
26	If convertible, fully or partially If convertible, conversion rate		-	-
26 27	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	-	_ _	<u> </u>
26	If convertible, fully or partially If convertible, conversion rate	_ _	- - -	- - -
26 27	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion		- - - -	- - - -
26 27 28	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	- - - -	- - - - -	- - - - -
26 27 28 29	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into			— — — — — — — — — — — — — — — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below
26 27 28 29 30	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)			
26 27 28 29 30 31	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			
26 27 28 29 30	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)			
26 27 28 29 30 31	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			
26 27 28 29 30 31 32 33 34	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			
26 27 28 29 30 31 32 33 34	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			— — — — — — — — — — — — — — — — — — —
26 27 28 29 30 31 32 33 34 34a	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			

MUTB B3AT1-11 MUTB B3AT1-12 MUTB B3AT1-13	3
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		MUTB B3AT1-11	MUTB B3AT1-12	MUTB B3AT1-13
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 5.0 billion	JPY 3.0 billion	JPY 4.0 billion
	Non-consolidated	JPY 5.0 billion	JPY 3.0 billion	JPY 4.0 billion
9	Par value of instrument	IPY 5.0 billion	IPY 3.0 billion	IPY 4.0 billion
	Accounting classification	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,)
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	2020/10/19	2021/10/15	2022/9/2
	Perpetual or dated	Perpetual	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity	No maturity
14		Yes		
15	Issuer call subject to prior supervisory approval Optional call date and redemption amount		Yes	Yes
15		2031/1/15 at per	2032/1/15 at per	2028/1/15 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	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed to floating *	Fixed to floating *	Fixed to floating *
18 19	Coupon rate and any related index Existence of a dividend stopper	* Yes	* Yes	* Yes
18	Coupon rate and any related index	*	*	*
18 19	Coupon rate and any related index Existence of a dividend stopper	* Yes	* Yes	* Yes
18 19 20	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	* Yes Fully discretionary	* Yes Fully discretionary	* Yes Fully discretionary
18 19 20 21	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem	* Yes Fully discretionary No	* Yes Fully discretionary No	* Yes Fully discretionary No
18 19 20 21 22 23	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible	Yes Fully discretionary No Non-cumulative	* Yes Fully discretionary No Non-cumulative	* Yes Fully discretionary No Non-cumulative
18 19 20 21 22	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative	Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible
18 19 20 21 22 23 24	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Yes Fully discretionary No Non-cumulative Non-convertible —	* Yes Fully discretionary No Non-cumulative Non-convertible —	Yes Fully discretionary No Non-cumulative Non-convertible —
18 19 20 21 22 23 24 25	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	* Yes Fully discretionary No Non-cumulative Non-convertible — —	Yes Fully discretionary No Non-cumulative Non-convertible — —	Yes Fully discretionary No Non-cumulative Non-convertible — — —
18 19 20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	* Yes Fully discretionary No Non-cumulative Non-convertible	Yes Fully discretionary No Non-cumulative Non-convertible	Yes Fully discretionary No Non-cumulative Non-convertible
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 If convertible, specify instrument type convertible into	* Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible	Yes Fully discretionary No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	* Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible
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	* Yes Fully discretionary No Non-cumulative Non-convertible	Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	* Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below	* 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s)	* Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.	Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CETI capital ratio fallen below 5.125%, etc.
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 instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial	* Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial	Yes Fully discretionary No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29 30	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s)	* Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent	* Yes Fully discretionary No Non-cumulative Non-convertible
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 instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, permanent or temporary If temporary write-own, description of writeup mechanism	* Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible
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	* Yes Fully discretionary No Non-cumulative Non-convertible	Yes Fully discretionary No Non-cumulative Non-convertible	Yes Fully discretionary No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, permanent or temporary If temporary write-own, description of writeup mechanism	* Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible	Yes Fully discretionary No Non-cumulative Non-convertible
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, expecify instrument type convertible into 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, pull or partial If writedown, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately	* Yes Fully discretionary No Non-cumulative Non-convertible	Yes Fully discretionary No Non-cumulative Non-convertible	Yes Fully discretionary No Non-cumulative Non-convertible

MUTB B3AT1-14 MUTB B3AT1-15 MUTB B3AT1-16

		MUTB B3AT1-14	MUTB B3AT1-15	MUTB B3AT1-16
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	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 19.0 billion	JPY 14.0 billion
	Non-consolidated	JPY 4.0 billion	JPY 19.0 billion	JPY 14.0 billion
9	Par value of instrument	IPY 4.0 billion	IPY 19.0 billion	IPY 14.0 billion
	Accounting classification	Ji i 4.0 billion	Ji i 19.0 billion	Ji i 14.0 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	2022/9/2	2023/6/2	2023/6/2
	0		, ,	
	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	2033/1/15 at per	2028/7/15 at per	2033/7/15 at per
	Contingent call dates and redemption amount	Tax event or Regulatory event at per	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
	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	runy discretionary
21	Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem	Fully discretionary No	Fully discretionary No	No No
21 22	Fully discretionary, partially discretionary or mandatory			, ,
	Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem	No	No	No
22	Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative
22 23	Fully discretionary, partially discretionary or mandatory 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	No Non-cumulative Non-convertible
22 23 24	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 Non-cumulative Non-convertible —	No Non-cumulative Non-convertible -	No Non-cumulative Non-convertible —
22 23 24 25	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 Non-cumulative Non-convertible — —	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible
22 23 24 25 26	Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible
22 23 24 25 26 27	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 Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible
22 23 24 25 26 27 28	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	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible
22 23 24 25 26 27 28 29	Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Non-cumulative Non-convertible Yes	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible
22 23 24 25 26 27 28 29	Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No 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	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below
22 23 24 25 26 27 28 29 30	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 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.	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.
22 23 24 25 26 27 28 29 30 31	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 Non-cumulative Non-convertible	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5:125%, etc. Full or Partial	No Non-cumulative Non-convertible
22 23 24 25 26 27 28 29 30	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 Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other	No Non-cumulative Non-convertible
22 23 24 25 26 27 28 29 30 31 32 33 34	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 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 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
22 23 24 25 26 27 28 29 30 31 32 33 34	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	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other	No Non-cumulative Non-convertible
22 23 24 25 26 27 28 29 30 31 32 33 34	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 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 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
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	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 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	No Non-cumulative Non-convertible

		MUTB B3AT1-17	MUTB B3AT1-18	MUTB B3AT1-19
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		1	
	Consolidated	JPY 11.0 billion	JPY 7.0 billion	JPY 7.0 billion
	Non-consolidated	JPY 11.0 billion	JPY 7.0 billion	JPY 7.0 billion
9	Par value of instrument	JPY 11.0 billion	IPY 7.0 billion	IPY 7.0 billion
10	Accounting classification		7	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	2023/9/29	2023/10/16	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	2038/1/15 at per	2029/1/15 at per	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	Each interest payment date after the first call date	Each interest payment date after the first call date
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating
18	Coupon rate and any related index	*	*	*
19	Existence of a dividend stopper	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	_	_	_
25	If convertible, fully or partially	_	_	_
26	If convertible, conversion rate	_	_	_
27	If convertible, mandatory or optional conversion	_	_	_
28	If convertible, specify instrument type convertible into	_	_	_
29	If convertible, specify issuer of instrument it converts into	_	_	_
30				Yes
	Writedown feature	Yes	Yes	
31	Writedown feature If writedown, writedown trigger(s)	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below
	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, writedown trigger(s) If writedown, full or partial	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial
	If writedown, writedown trigger(s)	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent
32 33 34	If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism	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	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	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
32 33	If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism	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	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	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
32 33 34	If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism	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	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	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
32 33 34 34a 35	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	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	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	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 B3AT1-20 MUTB B3AT1-20 MUTB B3T2-3

		MUTB B3AT1-20	MUTB B3AT1-20	MUTB B3T2-3
1	Issuer	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
2	Unique identifier (ISIN)	_	_	_
3	Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules by 2022/3/30	Additional Tier 1 capital	Additional Tier 1 capital	Tier 2 capital
5	Post-transitional Basel III rules from 2022/3/31	Additional Tier 1 capital	Additional Tier 1 capital	Tier 2 capital
6	Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
7	Instrument type	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
8	Amount recognised in regulatory capital	1		
	Consolidated	JPY 23.0 billion	JPY 10.0 billion	JPY 9.8 billion
	Non-consolidated	JPY 23.0 billion	JPY 10.0 billion	JPY 9.8 billion
9	Par value of instrument	JPY 23.0 billion	IPY 10.0 billion	JPY 16.0 billion
10	Accounting classification	JI I 20.0 DIMOII	JI I 10.0 DIMOR	JI I 10.0 DIMOT
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	2024/3/8	2024/3/8	2017/3/2
	Perpetual or dated	Perpetual	Perpetual	Dated
13	Original maturity date	No maturity	No maturity	2027/7/26
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date and redemption amount	2029/7/15 at per	2034/7/15 at per	
13	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	Coupons / dividends Fixed or floating dividend/coupon	Fixed to floating		Fixed
17 18	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed *
18	Fixed or floating dividend/coupon Coupon rate and any related index	*	Fixed to floating	*
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	* Yes	Fixed to floating * Yes	* No
18 19 20	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	* Yes Fully discretionary	Fixed to floating * Yes Fully discretionary	* No Mandatory
18 19 20 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem	* Yes Fully discretionary No	Fixed to floating * Yes Fully discretionary No	* No Mandatory No
18 19 20 21 22	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative	* Yes Fully discretionary No Non-cumulative	Fixed to floating * Yes Fully discretionary No Non-cumulative	* No Mandatory No Non-cumulative
18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Yes Fully discretionary No Non-cumulative Non-convertible —	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible —	* No Mandatory No Non-cumulative Non-convertible —
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	* Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible — —
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	Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion	Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible — —
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, on the following or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	* Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, vonversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	* Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, on the following or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	* Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, vonversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s)	Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc.
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial	Yes 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	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full
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, fully or partially If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s)	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	* 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, permanent or temporary If temporary write-own, description of writeup mechanism	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	* No Mandatory No Mon-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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary	Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent
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, permanent or temporary If temporary write-own, description of writeup mechanism	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	* No Mandatory No Mon-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate 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, partial If writedown, writedown trigger(s) If writedown, writedown trigger(s) If writedown, writedown trigger(s) For writedown, writedown trigger(s) If writedown, writedown trigger(s) If writedown, writedown trigger(s) For writedown, writedown trigger(s) If writedown, full or partial If writedown, writedown trigger(s) If writedown, writedown trigger(s) For writedown, writedown trigger(s) If writedown, writedown trigger(s) If writedown, full or partial If writedown, writedown trigger(s) For writedown, writedown trigger(s) For writedown, writedown trigger(s) If writedown, writedown trigger(s) For writedown, writedown trigger(s) For writedown, writedown trigger(s) If writedown, writedown trigger(s) For writedown trigger(s)	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	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual

MUTB B3T2-5 MUTB B3T2-7 MUTB B3T2-9

		MUTB B3T2-5	MUTB B3T2-7	MUTB B3T2-9
1	Issuer	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
2	Unique identifier (ISIN)	<u> </u>	_	_
3	Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law
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 7.7 billion	JPY 15.7 billion	JPY 4.0 billion
	Non-consolidated	JPY 7.7 billion	JPY 15.7 billion	JPY 4.0 billion
9	Par value of instrument	JPY 11.0 billion	JPY 20.0 billion	IPY 4.0 billion
10	Accounting classification	,	,	<i>j</i> =
-10	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	2017/9/15	2018/6/11	2019/9/20
	Perpetual or dated	2017/9/15 Dated	2018/8/11 Dated	2019/9/20 Dated
	1		1	
13	Original maturity date	2028/1/12	2028/6/9	2030/1/15
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes _
15	Optional call date and redemption amount			
	Contingent call dates and redemption amount	Tax event or Regulatory event at per	Tax event or Regulatory event at per	Tax event or Regulatory event at per
16	Subsequent call dates, if applicable	-	_	-
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	*	*	*
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	ı	_	_
25	If convertible, fully or partially	ı	_	_
26	If convertible, conversion rate	I	_	_
27	If convertible, mandatory or optional conversion	I	_	_
28	If convertible, specify instrument type convertible into	ı	_	_
29	If convertible, specify issuer of instrument it converts into	П	_	_
30	Writedown feature	Yes	Yes	Yes
31		Non-viability event :	Non-viability event :	Non-viability event :
01	If writedown, writedown trigger(s)	Specified item 2 measures, etc.	Specified item 2 measures, etc.	Specified item 2 measures, etc.
32	30 17			Specified item 2 measures, etc. Full
	If writedown, full or partial	Specified item 2 measures, etc. Full	Specified item 2 measures, etc.	Full
32	30 17	Specified item 2 measures, etc.	Specified item 2 measures, etc.	*
32 33 34	If writedown, full or partial If writedown, permanent or temporary	Specified item 2 measures, etc. Full	Specified item 2 measures, etc.	Full
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	Full Permanent —
32 33 34 34a 35	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	Specified item 2 measures, etc. Full Permanent — Contractual	Specified item 2 measures, etc. Full Permanent — Contractual	Full Permanent — Contractual

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

MUTB B3T2-13 MUTB B3T2-14	MUTB B3T2-15
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		MUTB B3T2-13	MUTB B3T2-14	MUTB B3T2-15
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	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Post-transitional Basel III rules from 2022/3/31	Tier 2 capital	Tier 2 capital	Tier 2 capital
6	Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
7	Instrument type	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
8	Amount recognised in regulatory capital			, , , , , , , , , , , , , , , , , , ,
	Consolidated	JPY 2.0 billion	JPY 10.0 billion	JPY 32.0 billion
	Non-consolidated	JPY 2.0 billion	JPY 10.0 billion	JPY 32.0 billion
9	Par value of instrument	IPY 2.0 billion	IPY 10.0 billion	IPY 32.0 billion
10	Accounting classification	,		· · · · · · · · · · · · · · · · · · ·
	Consolidated	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
	Non-consolidated	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	2021/6/1	2021/7/30	2022/7/29
	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	2031/5/30	2031/7/30	2032/7/29
_	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date and redemption amount	2026/6/1 at per	2026/7/30 at per	=
	Contingent call dates and redemption amount	Tax event or Regulatory event at per	Tax event or Regulatory event at per	Tax event or Regulatory event at per
16	Subsequent call dates, if applicable	Each interest payment date after the first call date	Each interest payment date after the first call date	_
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed	Fixed
18	Coupon rate and any related index	*	*	*
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No	
22		110	110	No
20	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	No Non-cumulative
23	Non-cumulative or cumulative Convertible or non-convertible			
24	Convertible or non-convertible If convertible, conversion trigger(s)	Non-cumulative	Non-cumulative	Non-cumulative
24 25	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	Non-cumulative Non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible — —
24 25 26	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	Non-cumulative Non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible — — —
24 25 26 27	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Non-cumulative Non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible
24 25 26 27 28	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Non-cumulative Non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible
24 25 26 27 28 29	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Non-cumulative Non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible
24 25 26 27 28	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Non-cumulative Non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible
24 25 26 27 28 29	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Non-cumulative Non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible
24 25 26 27 28 29 30	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature	Non-cumulative Non-convertible Yes Non-viability event :	Non-cumulative Non-convertible Yes Non-viability event :	Non-cumulative Non-convertible Yes Non-viability event :
24 25 26 27 28 29 30	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s)	Non-cumulative Non-convertible	Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc.	Non-cumulative Non-convertible Yes Non-viability event : Specified item 2 measures, etc.
24 25 26 27 28 29 30 31	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s)	Non-cumulative Non-convertible Yes Non-viability event : Specified item 2 measures, etc. Full	Non-cumulative Non-convertible	Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full
24 25 26 27 28 29 30 31 32 33 34	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism	Non-cumulative Non-convertible Yes Non-viability event : Specified item 2 measures, etc. Full	Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent -	Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full
24 25 26 27 28 29 30 31 32 33 34	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary	Non-cumulative Non-convertible Yes Non-viability event : Specified item 2 measures, etc. Full Permanent	Non-cumulative Non-convertible	Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent -
24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately	Non-cumulative Non-convertible Yes Non-viability event : Specified item 2 measures, etc. Full Permanent Contractual	Non-cumulative Non-convertible	Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual

		MUTB B3T2-16	MUTB B3T2-17	MUTB B3T2-18
$\overline{}$	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	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 81.0 billion	JPY 2.0 billion	JPY 8.0 billion
\neg	Non-consolidated	JPY 81.0 billion	JPY 2.0 billion	JPY 8.0 billion
9	Par value of instrument	JPY 81.0 billion	JPY 2.0 billion	IPY 8.0 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	2022/7/29	2022/8/3	2023/2/1
	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	2032/7/29	2032/8/3	2033/7/28
-	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date and redemption amount	2027/7/29 at per	2027/8/3 at per	
-10	Contingent call dates and redemption amount	Tax event or Regulatory event at per	Tax event or Regulatory event at per	Tax event or Regulatory event at per
16	Subsequent call dates, if applicable	Each interest payment date after the first call date	Each interest payment date after the first call date	–
\neg	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed to floating	Fixed
18	Coupon rate and any related index	*	*	*
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative			
23	Non-cumulative of cumulative	Non-cumulative	Non-cumulative	Non-cumulative
	Convertible or non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible
24	Convertible or non-convertible If convertible, conversion trigger(s)			
25	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	Non-convertible	Non-convertible	Non-convertible
25 26	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	Non-convertible	Non-convertible —	Non-convertible
25 26 27	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Non-convertible	Non-convertible	Non-convertible — — —
25 26 27 28	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Non-convertible	Non-convertible	Non-convertible
25 26 27 28 29	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Non-convertible	Non-convertible	Non-convertible
25 26 27 28 29	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Non-convertible	Non-convertible	Non-convertible
25 26 27 28 29	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Non-convertible	Non-convertible	Non-convertible
25 26 27 28 29 30	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature	Non-convertible Yes Non-viability event :	Non-convertible Yes Non-viability event :	Non-convertible Yes Non-viability event :
25 26 27 28 29 30	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s)	Non-convertible Yes Non-viability event : Specified item 2 measures, etc.	Non-convertible Yes Non-viability event: Specified item 2 measures, etc.	Non-convertible Yes Non-viability event: Specified item 2 measures, etc.
25 26 27 28 29 30 31	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s)	Non-convertible Yes Non-viability event : Specified item 2 measures, etc. Full	Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full	Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full
25 26 27 28 29 30 31 32 33 34	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism	Non-convertible Yes Non-viability event : Specified item 2 measures, etc. Full Permanent	Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent	Non-convertible Yes Non-viability event : Specified item 2 measures, etc. Full Permanent
25 26 27 28 29 30 31 32 33 34	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary	Non-convertible Yes Non-viability event : Specified item 2 measures, etc. Full	Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full	Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full
25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately	Non-convertible Yes Non-viability event : Specified item 2 measures, etc. Full Permanent Contractual	Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual	Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual

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		MUTB B3T2-19	MUTB B3T2-20	MUTB B3T2-21
-	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	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		· · · · · · · · · · · · · · · · · · ·	
\Box	Consolidated	JPY 55.0 billion	JPY 6.0 billion	JPY 13.0 billion
П	Non-consolidated	JPY 55.0 billion	JPY 6.0 billion	JPY 13.0 billion
9	Par value of instrument	JPY 55.0 billion	IPY 6.0 billion	IPY 13.0 billion
10	Accounting classification		· · · · · · · · · · · · · · · · · · ·	,
	Consolidated	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
М	Non-consolidated	Liability – amortised cost	Liability – amortised cost	Liability - amortised cost
11	Original date of issuance	2023/2/1	2023/9/19	2023/9/19
_	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	2033/7/28	2034/1/19	2034/1/19
_	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date and redemption amount	2028/7/28 at per	=	2029/1/19 at per
\Box	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	*	*	*
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible			11011 001111111111
24		Non-convertible	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 — — —
26	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	- - -	- - -	Non-convertible
26 27	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	- - - -	- - - -	Non-convertible
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 — — — — — — — — — — — — — — — — — — —
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
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	- - - - -	- - - - -	Non-convertible — — — — — — — — — — — — — — — — — — —
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
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)		- - - - - Yes Non-viability event :	Non-convertible Yes Non-viability event :
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			Non-convertible Yes Non-viability event: Specified item 2 measures, etc.
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)			Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full
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			Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent
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			Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full
26 27 28 29 30 31 32 33 34 34a 35	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 Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual

Weighted-average of interest rate which are shown " \ast " in item 34 in the list

Weighted-average of interest rates 1.225% (round to three decimal places)
