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

		MUTB T1-1	MUTB T1-2	MUTB B3AT1-1
1	Issuer	Mitsubishi UFJ Trust and Banking	The Master Trust Bank of Japan, etc.	Mitsubishi UFJ Trust and Banking
2	Unique identifier (ISIN)	_	_	_
3	Governing law(s) of the instrument	Japan Law	Japan Law, etc.	Japan Law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is 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 1,912.5 billion	JPY 5.1 billion	JPY 50.0 billion
	Non-consolidated	JPY 1,780.7 billion	_	JPY 50.0 billion
9	Par value of instrument	_	_	JPY 50.0 billion
10	Accounting classification			
	Consolidated	Shareholders' equity	Non-controlling interest in consolidated subsidiary	Liability - amortised cost
	Non-consolidated	Shareholders' equity	_	Liability – amortised cost
11	Original date of issuance	_	_	2016/3/3
12	Perpetual or dated	Perpetual	Perpetual	Perpetual
13	Original maturity date	_		No maturity
14	Issuer call subject to prior supervisory approval	No	No	Yes
15	Optional call date and redemption amount	_	_	2026/7/15 at per
	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			77 11 11	Fully discretionary
0.4	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary
21	Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem	Fully discretionary No	No No	No No
21	, , , , , , ,		, ,	, ,
	Existence of step-up or other incentive to redeem	No	No	No
22	Existence of step-up or other incentive to redeem Non-cumulative or cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative
22 23	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 25 26	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	No Non-cumulative Non-convertible —	No Non-cumulative Non-convertible —	No Non-cumulative Non-convertible
22 23 24 25 26 27	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible — —	No Non-cumulative Non-convertible
22 23 24 25 26 27 28	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible
22 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
22 23 24 25 26 27 28	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible
22 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
22 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	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible No	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	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	No Non-cumulative Non-convertible No	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	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 No No	No Non-cumulative Non-convertible
22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, permanent or temporary	No Non-cumulative Non-convertible No	No Non-cumulative Non-convertible No No	No Non-cumulative Non-convertible
22 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	No Non-cumulative Non-convertible No	No Non-cumulative Non-convertible
22 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, 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	No Non-cumulative Non-convertible No	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual

MUTB B3AT1-3	MUTB B3AT1-5	MUTB B3AT1-7

		MUTB B3AT1-3	MUTB B3AT1-5	MUTB B3AT1-7
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 15.0 billion	JPY 19.0 billion	JPY 11.0 billion
	Non-consolidated	JPY 15.0 billion	JPY 19.0 billion	IPY 11.0 billion
9	Par value of instrument	JPY 15.0 billion	JPY 19.0 billion	JPY 11.0 billion
10		,	,	,
	Consolidated	Liability - amortised cost	Liability - amortised cost	Liability – amortised cost
	Non-consolidated	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	2016/10/24	2017/10/23	2018/12/18
12	Perpetual or dated	Perpetual	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity	No maturity
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date and redemption amount	2027/7/15 at per	2028/7/15 at per	2029/1/15 at per
	Contingent call dates and redemption amount	Tax event or Regulatory event at per	Tax event or Regulatory event at per	Tax event or Regulatory event at per
16	Subsequent call dates, if applicable	Each interest payment date after the first	Each interest payment date after the first	Each interest payment date after the first
1	Subsequent can cares, it appreads	call date	call date	call date
	Coupons / dividends	call date	call date	call date
17		call date Fixed to floating	call date Fixed to floating	call date Fixed to floating
	Coupons / dividends			
17	Coupons / dividends Fixed or floating dividend/coupon			
17 18	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed to floating	Fixed to floating	Fixed to floating
17 18 19	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed to floating * Yes	Fixed to floating * Yes	Fixed to floating * Yes
17 18 19 20	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed to floating * Yes Fully discretionary	Fixed to floating * Yes Fully discretionary	Fixed to floating * Yes Fully discretionary
17 18 19 20 21	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem	Fixed to floating * Yes Fully discretionary No	Fixed to floating * Yes Fully discretionary No	Fixed to floating * Yes Fully discretionary No
17 18 19 20 21 22	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative	Fixed to floating * Yes Fully discretionary No Non-cumulative	Fixed to floating * Yes Fully discretionary No Non-cumulative	Fixed to floating * Yes Fully discretionary No Non-cumulative
17 18 19 20 21 22 23	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible
17 18 19 20 21 22 23 24 25	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible — —	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible — —
17 18 19 20 21 22 23 24 25 26	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible
17 18 19 20 21 22 23 24 25 26 27	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible
17 18 19 20 21 22 23 24 25 26 27 28	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible
17 18 19 20 21 22 23 24 25 26 27 28 29	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below
17 18 19 20 21 22 23 24 25 26 27 28 29 30	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s)	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible
17 18 19 20 21 22 23 24 25 26 27 28 29 30	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial
17 18 19 20 21 22 23 24 25 26 27 28 29 30	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s)	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CETI capital ratio fallen belov 5.125%, etc. Full or Partial Temporary or Permanent
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative 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	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative 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	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities
17 18 19 20 21 22 23 24 25 26 27 27 30 31 32 33 34 34a	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual

MUTB B3AT1-9	MUTB B3AT1-10	MUTB B3AT1-11

		MUTB B3AT1-9	MUTB B3AT1-10	MUTB B3AT1-11
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 11.0 billion	JPY 3.5 billion	JPY 5.0 billion
	Non-consolidated	JPY 11.0 billion	JPY 3.5 billion	IPY 5.0 billion
9	Par value of instrument	JPY 11.0 billion	JPY 3.5 billion	JPY 5.0 billion
10		JI I II. V DIMON	JI I olo Dimori	Ji i olo omnon
	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	2020/10/19	2020/10/19
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	2030/1/15 at per	2026/1/15 at per	2031/1/15 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 to floating	Fixed to floating	Fixed to floating
17 18	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed to floating *	Fixed to floating	Fixed to floating *
	Fixed or floating dividend/coupon	Fixed to floating * Yes	Fixed to floating * Yes	Fixed to floating * Yes
18	Fixed or floating dividend/coupon Coupon rate and any related index	*	*	*
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	* Yes	* Yes	* Yes
18 19 20	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	* Yes Fully discretionary	* Yes Fully discretionary	* Yes Fully discretionary
18 19 20 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem	Yes Fully discretionary No	* Yes Fully discretionary No	* Yes Fully discretionary No
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	Yes Fully discretionary No Non-cumulative	* Yes Fully discretionary No Non-cumulative	* Yes Fully discretionary No Non-cumulative
18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible	Yes Fully discretionary No Non-cumulative Non-convertible —	* Yes Fully discretionary No Non-cumulative Non-convertible —	* Yes Fully discretionary No Non-cumulative Non-convertible —
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	Yes Fully discretionary No Non-cumulative Non-convertible — —	Yes Fully discretionary No Non-cumulative Non-convertible — —	* Yes Fully discretionary No Non-cumulative Non-convertible — —
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, onversion 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	Yes Fully discretionary No Non-cumulative Non-convertible	Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Yes Fully discretionary No Non-cumulative Non-convertible	Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into 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 30	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s)	Yes Fully discretionary No Non-cumulative Non-convertible	Yes 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 CET1 capital ratio fallen below 5.125%, 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, full or partial	Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial	Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s)	* Yes Fully discretionary No Non-cumulative Non-convertible	Yes 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 belov 5.125%, etc. Full or Partial Temporary or Permanent
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, 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	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	* Yes Fully discretionary No Non-cumulative Non-convertible	Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	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	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 35	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, specify 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, by or partial If writedown, write-own, 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 B3AT1-12	MUTB B3AT1-13	MUTB B3AT1-14
	Issuer	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
	Unique identifier (ISIN)	_	_	_
	Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law
эа	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			
\neg	Consolidated	JPY 3.0 billion	JPY 4.0 billion	JPY 4.0 billion
	Non-consolidated	JPY 3.0 billion	JPY 4.0 billion	JPY 4.0 billion
9	Par value of instrument	JPY 3.0 billion	JPY 4.0 billion	JPY 4.0 billion
10	Accounting classification			
	Consolidated	Liability - amortised cost	Liability – amortised cost	Liability - amortised cost
\neg	Non-consolidated	Liability - amortised cost	Liability - amortised cost	Liability – amortised cost
11	Original date of issuance	2021/10/15	2022/9/2	2022/9/2
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	2032/1/15 at per	2028/1/15 at per	2033/1/15 at per
\neg	Contingent call dates and redemption amount	Tax event or Regulatory event at per	Tax event or Regulatory event at per	Tax event or Regulatory event at per
16	Subsequent call dates, if applicable	Each interest payment date after the first call date	Each interest payment date after the first call date	Each interest payment date after the first call date
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating
18	Coupon rate and any related index	*	*	*
19	Existence of a dividend stopper	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	_	_	_
25				_
	If convertible, fully or partially	-	_	
26	If convertible, conversion rate	_		
27	If convertible, conversion rate If convertible, mandatory or optional conversion	_ _	- - -	- - -
27 28	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	— — —	_ _	<u> </u>
27 28 29	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	- - - -	- - - - -	- - - - -
27 28 29	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Yes	- - - - - - Yes	- - - - - - Yes
27 28 29	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into			
27 28 29 30	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s)			
27 28 29 30 31	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature			— — — — — — — — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.
27 28 29 30 31	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial	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		
27 28 29 30 31 32 33 34	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism			
27 28 29 30 31 32 33 34	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary			
27 28 29 30 31 32 33 34 34a 35	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately	Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual		

MUTB B3AT1-15	MUTB B3AT1-16	MUTB B3AT1-17

		MUTB B3AT1-15	MUTB B3AT1-16	MUTB B3AT1-17
1	Issuer	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
2	Unique identifier (ISIN)	ı	_	_
3	Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet 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 19.0 billion	JPY 14.0 billion	JPY 11.0 billion
	Non-consolidated	JPY 19.0 billion	JPY 14.0 billion	JPY 11.0 billion
9	Par value of instrument	JPY 19.0 billion	JPY 14.0 billion	JPY 11.0 billion
10	Accounting classification		,	,
	Consolidated	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
	Non-consolidated	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	2023/6/2	2023/6/2	2023/9/29
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	2028/7/15 at per	2033/7/15 at per	2038/1/15 at per
10	Contingent call dates and redemption amount	Tax event or Regulatory event at per	Tax event or Regulatory event at per	Tax event or Regulatory event at per
16	Subsequent call dates, if applicable	Each interest payment date after the first call date	Each interest payment date after the first call date	Each interest payment date after the first call date
	Coupons / dividends	can take	cun ture	can date
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating
18	Coupon rate and any related index	*	*	*
19	Existence of a dividend stopper	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	_	_	_
25	If convertible, fully or partially	1	_	_
26	If convertible, conversion rate	1	_	_
27	If convertible, mandatory or optional conversion	_	_	_
28	If convertible, specify instrument type convertible into	_	_	_
29	If convertible, specify issuer of instrument it converts into	_	_	_
30	Writedown feature	Yes	Yes	Yes
31	If writedown, writedown trigger(s)	Mitsubishi UFJ Trust and Banking's 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 belov 5.125%, etc.
32	If writedown, full or partial	Full or Partial	Full or Partial	Full or Partial
33	If writedown, permanent or temporary	Temporary or Permanent	Temporary or Permanent	Temporary or Permanent
34	If temporary write-own, description of writeup mechanism	Amount agreed with JFSA and other Regulatory authorities	Amount agreed with JFSA and other Regulatory authorities	Amount agreed with JFSA and other Regulatory authorities
34a	Type of subordination	Contractual	Contractual	Contractual
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Subordinated	Subordinated	Subordinated
36	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features	_	_	_
	- jes, op se-j se-reprient reatures			1

	MUTB B3AT1-18	MUTB B3AT1-19	MUTB B3AT1-20
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		MUTB B3AT1-18	MUTB B3AT1-19	MUTB B3AT1-20
	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 7.0 billion	JPY 7.0 billion	JPY 23.0 billion
	Non-consolidated	JPY 7.0 billion	JPY 7.0 billion	JPY 23.0 billion
9	Par value of instrument	JPY 7.0 billion	JPY 7.0 billion	JPY 23.0 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	2023/10/16	2023/10/16	2024/3/8
_	Perpetual or dated	Perpetual	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity	No maturity
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date and redemption amount	2029/1/15 at per	2034/1/15 at per	2029/7/15 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, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No	
22		110	NO	No
=	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	No Non-cumulative
23		1.7		
23 24	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
	Non-cumulative or cumulative Convertible or non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible
24	Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Non-cumulative Non-convertible —	Non-cumulative Non-convertible —	Non-cumulative Non-convertible —
24 25	Non-cumulative or cumulative 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	Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	Non-cumulative Non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible
24 25 26 27	Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Non-cumulative Non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible
24 25 26 27 28 29	Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Non-cumulative Non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible
24 25 26 27 28 29	Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below	Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below	Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below
24 25 26 27 28 29 30	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)	Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.	Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.	Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.
24 25 26 27 28 29 30 31	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)	Non-cumulative Non-convertible	Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial	Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial
24 25 26 27 28 29 30	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)	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	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	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
24 25 26 27 28 29 30 31	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)	Non-cumulative Non-convertible	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	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
24 25 26 27 28 29 30 31 32 33 34	Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary	Non-cumulative Non-convertible 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	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	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
24 25 26 27 28 29 30 31 32 33 34	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	Non-cumulative Non-convertible	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	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
24 25 26 27 28 29 30 31 32 33 34 34a	Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately	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	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	Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual

MUTB B3AT1-21	MUTB B3AT1-22	MUTB B3AT1-23

		MUTB B3AT1-21	MUTB B3AT1-22	MUTB B3AT1-23
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 10.0 billion	JPY 23.0 billion	JPY 11.0 billion
	Non-consolidated	JPY 10.0 billion	JPY 23.0 billion	JPY 11.0 billion
9	Par value of instrument	JPY 10.0 billion	JPY 23.0 billion	JPY 11.0 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	2024/3/8	2024/9/13	2024/9/13
12		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		2034/7/15 at per	2030/1/15 at per	2035/1/15 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	Writedown feature	Yes	Yes	Yes
31	If writedown, writedown trigger(s)	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.
32	If writedown, full or partial	Full or Partial	Full or Partial	Full or Partial
33	If writedown, permanent or temporary	Temporary or Permanent	Temporary or Permanent	Temporary or Permanent
34	If temporary write-own, description of writeup mechanism	Amount agreed with JFSA and other Regulatory authorities	Amount agreed with JFSA and other Regulatory authorities	Amount agreed with JFSA and other Regulatory authorities
34a	Type of subordination	Contractual	Contractual	Contractual
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Subordinated	Subordinated	Subordinated
36	Non-compliant transitioned features If yes, specify non-compliant features	No	No	No
37		_	_	_

	MUTB B3AT1-24	MUTB B3AT1-25	MUTB B3T2-3
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		MUTB B3AT1-24	MUTB B3AT1-25	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			
	Consolidated	JPY 19.0 billion	JPY 6.0 billion	JPY 7.4 billion
	Non-consolidated	JPY 19.0 billion	JPY 6.0 billion	JPY 7.4 billion
9	Par value of instrument	JPY 19.0 billion	JPY 6.0 billion	IPY 16.0 billion
10	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	2024/12/13	2024/12/13	2017/3/2
12	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	2030/1/15 at per	2035/1/15 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	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed
18	Coupon rate and any related index	*	*	*
19	Existence of a dividend stopper	Yes	Yes	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	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)	–		
25	If convertible, fully or partially	_	_	
26	If convertible, conversion rate	_	_	
27	If convertible, mandatory or optional conversion	_	_	
28				_
29	If convertible, specify instrument type convertible into	_	_	
	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into			
	If convertible, specify issuer of instrument it converts into	_	_	_
30		— Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below	Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below	
30	If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s)	— Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.	— Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.	— Yes Non-viability event: Specified item 2 measures, etc.
30 31 32	If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial	— Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial	— Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial	— Yes Non-viability event: Specified item 2 measures, etc. Full
30	If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s)	— Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent	— Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent	— Yes Non-viability event: Specified item 2 measures, etc.
30 31 32 33 34	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	Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	— Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	— Yes Non-viability event: Specified item 2 measures, etc. Full
30 31 32 33 34	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 Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other	Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other	— Yes Non-viability event: Specified item 2 measures, etc. Full
30 31 32 33 34	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	Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	— Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	— Yes Non-viability event : Specified item 2 measures, etc. Full Permanent —
30 31 32 33 34 34a	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	— Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual	Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual	— Yes Non-viability event: Specified item 2 measures, etc. Full Permanent — Contractual

MUTB B3T2-5 MUTB B3T2-7	MUTB B3T2-9
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		MUTB B3T2-5	MUTB B3T2-7	MUTB B3T2-9
	Issuer	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
	Unique identifier (ISIN)	_	_	_
3	Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules by 2022/3/30	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 6.1 billion	JPY 12.7 billion	JPY 3.8 billion
	Non-consolidated	JPY 6.1 billion	JPY 12.7 billion	JPY 3.8 billion
9	Par value of instrument	JPY 11.0 billion	JPY 20.0 billion	JPY 4.0 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	2017/9/15	2018/6/11	2019/9/20
	Perpetual or dated	Dated	Dated	Dated
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)	_	_	_
25	If convertible, fully or partially	_	_	_
26	If convertible, conversion rate	_		
	·		_	-
27	If convertible, mandatory or optional conversion	-	_	_
28	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	_ _	_ _	_ _
28 29	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into			-
28 29	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	_ _	_ _	_ _
28 29	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into			
28 29 30 31	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s)	Yes Non-viability event: Specified item 2 measures, etc.	Yes Non-viability event: Specified item 2 measures, etc.	Yes Non-viability event : Specified item 2 measures, etc.
28 29 30	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial	Yes Non-viability event : Specified item 2 measures, etc. Full	Yes Non-viability event: Specified item 2 measures, etc. Full	Yes Non-viability event : Specified item 2 measures, etc. Full
28 29 30 31 32	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s)	Yes Non-viability event: Specified item 2 measures, etc.	Yes Non-viability event: Specified item 2 measures, etc.	Yes Non-viability event : Specified item 2 measures, etc.
28 29 30 31 32 33 34	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	Yes Non-viability event : Specified item 2 measures, etc. Full Permanent -	Yes Non-viability event: Specified item 2 measures, etc. Full Permanent -	Yes Non-viability event: Specified item 2 measures, etc. Full Permanent -
28 29 30 31 32 33 34	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	Yes Non-viability event : Specified item 2 measures, etc. Full	Yes Non-viability event: Specified item 2 measures, etc. Full Permanent	— — — — Yes Non-viability event: Specified item 2 measures, etc. Full Permanent
28 29 30 31 32 33 34 34a 35	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination	Yes Non-viability event : Specified item 2 measures, etc. Full Permanent - Contractual		Yes Non-viability event: Specified item 2 measures, etc. Full Permanent - Contractual

MUTB B3T2-11 MUTB B3T2-12 MUTB B3	T2-13
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		MUTB B3T2-11	MUTB B3T2-12	MUTB B3T2-13
	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 2.5 billion	JPY 2.0 billion	JPY 2.0 billion
	Non-consolidated	JPY 2.5 billion	JPY 2.0 billion	JPY 2.0 billion
9	Par value of instrument	JPY 2.5 billion	JPY 2.0 billion	JPY 2.0 billion
	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	2020/5/29	2020/5/29	2021/6/1
	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	2030/5/29	2030/5/29	2031/5/30
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date and redemption amount	_	2025/5/29 at per	2026/6/1 at per
	Contingent call dates and redemption amount	Tax event or Regulatory event at per	Tax event or Regulatory event at per	Tax event or Regulatory event at per
16	Subsequent call dates, if applicable	-	Each interest payment date after the first call date	Each interest payment date after the first call date
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed to floating	Fixed to floating
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)	_	_	_
25				
	If convertible, fully or partially	_	_	
26	If convertible, fully or partially If convertible, conversion rate			
26 27			-	-
	If convertible, conversion rate	_	_ _	_ _
27	If convertible, conversion rate If convertible, mandatory or optional conversion		- - -	- - -
27 28 29	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	- - -	- - - - -	- - - -
27 28 29	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into		- - - -	- - -
27 28 29 30	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s)	Yes Non-viability event :	Yes Non-viability event :	Yes Non-viability event :
27 28 29 30 31	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial			
27 28 29 30 31	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s)			
27 28 29 30 31 32 33 34	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism			— — — — — — — — — — — — — — — — — — —
27 28 29 30 31 32 33 34	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary			
27 28 29 30 31 32 33 34 34a 35	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately			

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

WICTD D312-17 WICTD D312-16 WICTD D312-19	MUTB B3T2-17	MUTB B3T2-18	MUTB B3T2-19
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lssuer Unique identifier (ISIN) Governing law(s) of the instrument	Mitsubishi UFJ Trust and Banking — Japan Law	Mitsubishi UFJ Trust and Banking — Japan Law	Mitsubishi UFJ Trust and Banking —
Governing law(s) of the instrument	– Japan Law	— Japan Lavy	
	Japan Law	Ianan I aw	T T
)-F	japan Law	Japan Law
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			
Regulatory treatment			
Transitional Basel III rules by 2022/3/30	Tier 2 capital	Tier 2 capital	Tier 2 capital
Post-transitional Basel III rules from 2022/3/31	Tier 2 capital	Tier 2 capital	Tier 2 capital
Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
Instrument type	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
Amount recognised in regulatory capital			
Consolidated	JPY 2.0 billion	JPY 8.0 billion	JPY 55.0 billion
Non-consolidated	JPY 2.0 billion	JPY 8.0 billion	JPY 55.0 billion
Par value of instrument	IPY 2.0 billion	IPY 8.0 billion	JPY 55.0 billion
	,	,	,
Consolidated	Liability – amortised cost	Liability - amortised cost	Liability - amortised cost
Non-consolidated	Liability - amortised cost	Liability – amortised cost	Liability – amortised cost
Original date of issuance	2022/8/3	2023/2/1	2023/2/1
Ü		, ,	Dated
			2033/7/28
0 7	, ,		Yes
	l l	_	2028/7/28 at per
		Tax event or Regulatory event at per	Tax event or Regulatory event at per
Subsequent call dates, if applicable	Each interest payment date after the first call date	_	Each interest payment date after the first call date
Coupons / dividends			
Fixed or floating dividend/coupon	Fixed to floating	Fixed	Fixed
Coupon rate and any related index	*	*	*
Existence of a dividend stopper	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
Existence of step-up or other incentive to redeem	No	No	No
Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	_		_
	_		_
	_	1	_
If convertible, mandatory or optional conversion	_	_	_
If convertible, specify instrument type convertible into	_	_	_
If convertible, specify issuer of instrument it converts into	_		_
Writedown feature	Yes	Yes	Yes
If writedown, writedown trigger(s)	Non-viability event : Specified item 2 measures, etc.	Non-viability event : Specified item 2 measures, etc.	Non-viability event : Specified item 2 measures, etc.
If writedown, full or partial	Full	Full	Full
	Permanent	Permanent	Permanent
If temporary write-own, description of writeup mechanism	-	_	-
Type of subordination	Contractual	Contractual	Contractual
Position in subordination hierarchy in liquidation (specify instrument type immediately	Other internal TLAC	Other internal TLAC	Other internal TLAC
senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	1		
Non-compliant transitioned features	No	No	No
A C I P P Is	Transitional Basel III rules by 2022/3/30 Post-transitional Basel III rules from 2022/3/31 Eligible at solo/group/group and solo Instrument type Amount recognised in regulatory capital Consolidated Non-consolidated Par value of instrument Accounting classification Consolidated Original date of issuance Perpetual or dated Original maturity date Susuer call subject to prior supervisory approval Optional call date and redemption amount Contingent call dates, if applicable Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Writedown, writedown trigger(s) If writedown, writedown trigger(s) If writedown, writedown trigger(s) If writedown, permanent or temporary	Transitional Basel III rules by 2022/3/30 Post-transitional Basel III rules from 2022/3/31 Tier 2 capital Post-transitional Basel III rules from 2022/3/31 Tier 2 capital T	Transitional Basel III rules by 2022/3/31 Tier 2 capital Tier 2 ca

MUTB B3T2-20	MUTB B3T2-21	MUTB B3T2-22
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		MUTB B3T2-20	MUTB B3T2-21	MUTB B3T2-22
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 6.0 billion	JPY 13.0 billion	JPY 19.0 billion
	Non-consolidated	JPY 6.0 billion	JPY 13.0 billion	JPY 19.0 billion
9	Par value of instrument	JPY 6.0 billion	JPY 13.0 billion	JPY 19.0 billion
10	Accounting classification	,		
	Consolidated	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
	Non-consolidated	Liability – amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	2023/9/19	2023/9/19	2024/9/18
	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	2034/1/19	2034/1/19	2035/1/18
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date and redemption amount	_	2029/1/19 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	_
1	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed *	Fixed *	Fixed *
		Fixed * No	Fixed * No	Fixed * No
18	Coupon rate and any related index	*	*	*
18 19	Coupon rate and any related index Existence of a dividend stopper	* No	* No	* No
18 19 20	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	* No Mandatory	* No Mandatory	* No Mandatory
18 19 20 21	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem	* No Mandatory No	* No Mandatory No	* No Mandatory No
18 19 20 21 22	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative	* No Mandatory No Non-cumulative	* No Mandatory No Non-cumulative	* No Mandatory No Non-cumulative
18 19 20 21 22 23	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible	* No Mandatory No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 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)	* No Mandatory No Non-cumulative Non-convertible —	* No Mandatory No Non-cumulative Non-convertible —	* No Mandatory No Non-cumulative Non-convertible —
18 19 20 21 22 23 24 25	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	* No Mandatory No Non-cumulative Non-convertible — —	* No Mandatory No Non-cumulative Non-convertible — —	* No Mandatory No Non-cumulative Non-convertible — —
18 19 20 21 22 23 24 25 26 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	* No Mandatory No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	* No Mandatory No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28 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	* No Mandatory No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	* 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	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	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event :	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event :	* No Mandatory No Non-cumulative Non-convertible
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)	* No No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc.	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event : Specified item 2 measures, etc.	* No Mandatory No Mon-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc.
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial	* No Mandatory No Mon-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full	* No Mandatory No Mon-cumulative Non-convertible	* No Mandatory No Mon-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	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	* No Mandatory No Mon-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full	* No Mandatory No Mon-cumulative Non-convertible	* 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	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	* No Mandatory No Mon-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent	* No Mandatory No Mon-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent	* 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately	* 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	* No Mandatory No Mon-cumulative Non-convertible

lssuer Unique identifier (ISIN) Governing law(s) of the instrument	Mitsubishi UFJ Trust and Banking — Japan Law	Mitsubishi UFJ Trust and Banking — Japan Law	Mitsubishi UFJ Trust and Banking —
Governing law(s) of the instrument	– Japan Law	— Janan Law	
	Japan Law	Ianan I aw	T T
)-F	Japan Law	Japan Law
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			
Regulatory treatment			
Transitional Basel III rules by 2022/3/30	Tier 2 capital	Tier 2 capital	Tier 2 capital
Post-transitional Basel III rules from 2022/3/31	Tier 2 capital	Tier 2 capital	Tier 2 capital
Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
Instrument type	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
Amount recognised in regulatory capital			
Consolidated	JPY 32.0 billion	JPY 15.0 billion	JPY 34.0 billion
Non-consolidated	JPY 32.0 billion	JPY 15.0 billion	JPY 34.0 billion
Par value of instrument	IPY 32.0 billion	IPY 15.0 billion	JPY 34.0 billion
	,	,	,
Consolidated	Liability – amortised cost	Liability - amortised cost	Liability – amortised cost
Non-consolidated	Liability - amortised cost	Liability – amortised cost	Liability – amortised cost
Original date of issuance	2024/9/18	2025/1/22	2025/1/22
0		, ,	Dated
			2035/7/20
0 7	, ,		Yes
	l l	_	2030/7/22 at per
		Tax event or Regulatory event at per	Tax event or Regulatory event at per
Subsequent call dates, if applicable	Each interest payment date after the first call date		Each interest payment date after the first call date
Coupons / dividends			
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
Coupon rate and any related index	*	*	*
Existence of a dividend stopper	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
Existence of step-up or other incentive to redeem	No	No	No
Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
	_	_	_
	_	_	_
	_	_	_
If convertible, mandatory or optional conversion	_	_	_
If convertible, specify instrument type convertible into	_	_	_
If convertible, specify issuer of instrument it converts into	_	_	_
Writedown feature	Yes	Yes	Yes
If writedown, writedown trigger(s)	Non-viability event : Specified item 2 measures, etc.	Non-viability event : Specified item 2 measures, etc.	Non-viability event : Specified item 2 measures, etc.
If writedown, full or partial	Full	Full	Full
	Permanent	Permanent	Permanent
If temporary write-own, description of writeup mechanism	-	_	-
Type of subordination	Contractual	Contractual	Contractual
Position in subordination hierarchy in liquidation (specify instrument type immediately	Other internal TLAC	Other internal TLAC	Other internal TLAC
senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)			
senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) Non-compliant transitioned features	No	No	No
A C I I I I I I I I I I I I I I I I I I	Transitional Basel III rules by 2022/3/30 Post-transitional Basel III rules from 2022/3/31 Eligible at solo/group/group and solo Instrument type Amount recognised in regulatory capital Consolidated Non-consolidated Par value of instrument Accounting classification Consolidated Original date of issuance Perpetual or dated Original maturity date Susuer call subject to prior supervisory approval Optional call date and redemption amount Contingent call dates, if applicable Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Writedown, writedown trigger(s) If writedown, writedown trigger(s) If writedown, writedown trigger(s) If writedown, permanent or temporary	Transitional Basel III rules by 2022/3/30 Post-transitional Basel III rules from 2022/3/31 Tier 2 capital Post-transitional Basel III rules from 2022/3/31 Tier 2 capital Tier 3 capital Tier 3 capital Tier 3 capital Tier 3 capital Tier 4 capital T	Transitional Basel III rules by 2022/3/31 Tier 2 capital Tier 3 capital Tier 3 capital Tier 3 capital Missubshi UFJ Trust and Banking Missubshi UFJ Trust and Banking Missubshi UFJ Trust and Banking Subordinated Lean borrowed from Missubshi UFJ Financial Group Mount recognised in regulatory capital Towns of the Consolidated Tier 2 capital Tier 2 capital Tier 2 capital Missubshi UFJ Trust and Banking Missubshi UFJ Trust and Entity Missubshi UFJ Trust and Entity First Danking First Dank

Weighted-average of interest rate which are shown " \ast " in item 40 in the list

Weighted-average of interest rates	1.404% (round to three decimal places)