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

		MUTB T1-1	MUTB T1-2	MUTB B3AT1-1
	Issuer	Mitsubishi UFJ Trust and Banking	The Master Trust Bank of Japan, etc.	Mitsubishi UFJ Trust and Banking
	Unique identifier (ISIN)	_	_	_
3	Governing law(s) of the instrument	Japan Law	Japan Law, etc.	Japan Law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is			
Ja	achieved (for other TLAC-eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules by 2022/3/30	Common equity Tier1 capital	Common equity Tier1 capital	Additional Tier 1 capital
5	Post-transitional Basel III rules from 2022/3/31	Common equity Tier1 capital	Common equity Tier1 capital	Additional Tier 1 capital
6	Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Financial Group Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
7	Instrument type	Common stock	Common stock	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
8	Amount recognised in regulatory capital			
	Consolidated	JPY 1,929.2 billion	JPY 5.1 billion	JPY 50.0 billion
	Non-consolidated	JPY 1,783.0 billion	- J1 1 5.1 billion	JPY 50.0 billion
	Par value of instrument	- Ji 1 1,765.0 Dimon		IPY 50.0 billion
			_	JP 1 50.0 billion
10	Accounting classification  Consolidated	Shareholders' equity	Non-controlling interest in consolidated subsidiary	Liability - amortised cost
$\vdash$	Non-consolidated	Shareholders' equity	_	Liability - amortised cost
11	Original date of issuance	- Shareholders equity	_	2016/3/3
	Perpetual or dated			Perpetual
		Perpetual	Perpetual	
13	Original maturity date		_	No maturity
	Issuer call subject to prior supervisory approval	No	No	Yes
15	Optional call date and redemption amount	_	_	2026/7/15 at per
'	Contingent call dates and redemption amount	_	_	Tax event or Regulatory event at per
16	Subsequent call dates, if applicable	_	_	Each interest payment date after the first call date
	Coupons / dividends			
17	Fixed or floating dividend/coupon	_	_	Fixed to floating
18	Coupon rate and any related index	_	_	*
19	Existence of a dividend stopper	No	No	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	_	_	_
25	If convertible, fully or partially	_	_	_
26	If convertible, conversion rate	_	_	_
27	If convertible, mandatory or optional conversion		_	_
28	If convertible, specify instrument type convertible into		_	_
				. —
				_
29	If convertible, specify issuer of instrument it converts into		_	– Vae
29				Yes
29	If convertible, specify issuer of instrument it converts into		_	Yes Mitsubishi UFJ Trust and Banking's
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 belov
29 30 31	If convertible, specify issuer of instrument it converts into Writedown feature  If writedown, writedown trigger(s)  If writedown, full or partial	— No —	No —	Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen belov 5.125%, etc. Full or Partial
29 30 31 32	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 Amount agreed with JFSA and other
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
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			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
29 30 31 32 33 34 34a 35	If convertible, specify issuer of instrument it converts into Writedown feature  If writedown, writedown trigger(s)  If writedown, full or partial  If writedown, permanent or temporary  If temporary write-own, description of writeup mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately	 No    	No	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	Tr	call date	call date	call date
	Coupons / dividends	call date	call date	call date
17		Fixed to floating	Fixed to floating	Fixed to floating
17 18	Coupons / dividends			
	Coupons / dividends Fixed or floating dividend/coupon			
18	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed to floating	Fixed to floating	Fixed to floating
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
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
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
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
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
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 —
18 19 20 21 22 23 24 25 26 27	Coupons / dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of step-up or other incentive to redeem  Non-cumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible — —	Fixed to floating  * Yes  Fully discretionary  No  Non-cumulative  Non-convertible	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible — —
18 19 20 21 22 23 24 25 26 27 28	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
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
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
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
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.	Fixed to floating  * Yes  Fully discretionary  No Non-cumulative  Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29 30 31	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	Fixed to floating  * Yes  Fully discretionary No Non-cumulative Non-convertible	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial
18 19 20 21 22 23 24 25 26 27 28 29 30	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 Amount agreed with JFSA and other	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	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	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	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	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	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	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	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	· · · · · · · · · · · · · · · · · · ·	,	2
	Consolidated	JPY 11.0 billion	JPY 3.5 billion	JPY 5.0 billion
	Non-consolidated	JPY 11.0 billion	JPY 3.5 billion	JPY 5.0 billion
9	Par value of instrument	JPY 11.0 billion	JPY 3.5 billion	JPY 5.0 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	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
1		can date	can date	can date
	Coupons / dividends	Can date	can date	can date
17	Coupons / dividends Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating
17 18	A			
	Fixed or floating dividend/coupon			
18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed to floating	Fixed to floating	Fixed to floating
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed to floating  * Yes	Fixed to floating  *  Yes	Fixed to floating  * Yes
18 19 20	Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory	Fixed to floating  *  Yes Fully discretionary	Fixed to floating  *  Yes  Fully discretionary	Fixed to floating  *  Yes  Fully discretionary
18 19 20 21	Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of step-up or other incentive to redeem	Fixed to floating  * Yes Fully discretionary No	Fixed to floating  *  Yes  Fully discretionary  No	Fixed to floating  *  Yes  Fully discretionary  No
18 19 20 21 22	Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of step-up or other incentive to redeem  Non-cumulative or cumulative	Fixed to floating  *  Yes  Fully discretionary  No  Non-cumulative	Fixed to floating  *  Yes  Fully discretionary  No  Non-cumulative	Fixed to floating  * Yes Fully discretionary No Non-cumulative
18 19 20 21 22 23	Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of step-up or other incentive to redeem  Non-cumulative or cumulative  Convertible or non-convertible	Fixed to floating  *  Yes  Fully discretionary  No  Non-cumulative  Non-convertible	Fixed to floating  *  Yes  Fully discretionary  No  Non-cumulative  Non-convertible	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Fixed to floating  *  Yes  Fully discretionary  No  Non-cumulative  Non-convertible	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible —
18 19 20 21 22 23 24 25 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	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible — —	Fixed to floating  * Yes  Fully discretionary  No  Non-cumulative  Non-convertible	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible — —
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating  * Yes  Fully discretionary  No  Non-cumulative  Non-convertible	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed to floating  *  Yes  Fully discretionary  No  Non-cumulative  Non-convertible	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed to floating  *  Yes  Fully discretionary  No  Non-cumulative  Non-convertible	Fixed to floating  * Yes  Fully discretionary  No  Non-cumulative  Non-convertible	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below	Fixed to floating  * Yes  Fully discretionary  No  Non-cumulative  Non-convertible	Fixed to floating  * Yes  Fully discretionary  No  Non-cumulative  Non-convertible  Yes  Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below
18 19 20 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature  If writedown, writedown trigger(s)	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating  * Yes  Fully discretionary No Non-cumulative Non-convertible  Yes  Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.	Fixed to floating  * Yes  Fully discretionary  No Non-cumulative  Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature  If writedown, writedown trigger(s)  If writedown, full or partial	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible  Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial	Fixed to floating  * Yes  Fully discretionary No Non-cumulative Non-convertible	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial
18 19 20 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature  If writedown, writedown trigger(s)	Fixed to floating  *  Yes  Fully discretionary  No  Non-cumulative  Non-convertible	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CETI 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, onversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature  If writedown, writedown trigger(s)  If writedown, full or partial If writedown, 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
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	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
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, conversion trigger(s) If convertible, onversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature  If writedown, writedown trigger(s)  If writedown, full or partial If writedown, 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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature  If writedown, writedown trigger(s)  If writedown, uritedown trigger(s)  If writedown, writedown trigger(s)  If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately	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 B3AT1-12	MUTB B3AT1-13	MUTB B3AT1-14
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 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
	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
	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
	Contingent call dates and redemption amount	Tax event or Regulatory event at per	Tax event or Regulatory event at per	Tax event or Regulatory event at per
16	Subsequent call dates, if applicable	Each interest payment date after the first call date	Each interest payment date after the first call date	Each interest payment date after the first call date
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating
18	Coupon rate and any related index	*	*	*
19	Existence of a dividend stopper	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	_	_	_
25	If convertible, fully or partially	_	_	_
26	If convertible, conversion rate	_	_	_
27	If convertible, mandatory or optional conversion	_	_	_
28	If convertible, specify instrument type convertible into	_	-	_
29	If convertible, specify issuer of instrument it converts into	_	_	_
30			Yes	Yes
	Writedown feature	Yes		
31	Writedown feature  If writedown, writedown trigger(s)	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below
	If writedown, writedown trigger(s)	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.
31 32 33	If writedown, writedown trigger(s)  If writedown, full or partial	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial
32	If writedown, writedown trigger(s)	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other
32 33 34	If writedown, writedown trigger(s)  If writedown, full or partial  If writedown, permanent or temporary  If temporary write-own, description of writeup mechanism	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities
32 33 34	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	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other
32 33 34	If writedown, writedown trigger(s)  If writedown, full or partial  If writedown, permanent or temporary  If temporary write-own, description of writeup mechanism	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities
32 33 34 34a 35	If writedown, writedown trigger(s)  If writedown, full or partial  If writedown, permanent or temporary  If temporary write-own, description of writeup mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual

	MUTB B3AT1-15	MUTB B3AT1-16	MUTB B3AT1-17
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		MUTB B3AT1-15	MUTB B3AT1-16	MUTB B3AT1-17
1 Issue:		Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
2 Uniqu	ue identifier (ISIN)	ı	_	_
	erning law(s) of the instrument	Japan Law	Japan Law	Japan Law
	ns by which enforceability requirement of Section 13 of the TLAC Term Sheet is eved (for other TLAC-eligible instruments governed by foreign law)			
Regu	latory treatment			
4 Tra	ansitional Basel III rules by 2022/3/30	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital
5 Pos	st-transitional Basel III rules from 2022/3/31	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital
6 Elig	gible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
7 Ins	strument 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 Amor	unt recognised in regulatory capital			
Cons	solidated	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 v	value of instrument	JPY 19.0 billion	JPY 14.0 billion	JPY 11.0 billion
10 Acco	unting classification			
	solidated	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Non	-consolidated	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
	inal date of issuance	2023/6/2	2023/6/2	2023/9/29
	etual or dated	Perpetual	Perpetual	Perpetual
	iginal maturity date	No maturity	No maturity	No maturity
	er call subject to prior supervisory approval	Yes	Yes	Yes
	tional call date and redemption amount	2028/7/15 at per	2033/7/15 at per	2038/1/15 at per
	ontingent 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
	bsequent 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
Cour	oons / dividends			
17 Fix	red or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating
18 Co	oupon rate and any related index	*	*	*
19 Exi	istence of a dividend stopper	Yes	Yes	Yes
20 Ful	lly discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary
21 Exi	istence of step-up or other incentive to redeem	No	No	No
22 No	on-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Conv	vertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If c	convertible, conversion trigger(s)	_	_	_
25 If c	convertible, fully or partially			
26 If c		_	_	_
27 **	convertible, conversion rate			
27 If c				
	convertible, conversion rate	-	-	_
28 If c	convertible, conversion rate convertible, mandatory or optional conversion	_ 	_ _	_ _
28 If c 29 If c	convertible, conversion rate convertible, mandatory or optional conversion convertible, specify instrument type convertible into	- - -		
28 If c 29 If c 30 Write	convertible, conversion rate convertible, mandatory or optional conversion convertible, specify instrument type convertible into convertible, specify issuer of instrument it converts into			— — — — — — — Yes  Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below
28 If c 29 If c 30 Write 31 If v	convertible, conversion rate convertible, mandatory or optional conversion convertible, specify instrument type convertible into convertible, specify issuer of instrument it converts into edown feature writedown, writedown trigger(s)	–  –  Yes  Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.		
28 If c 29 If c 30 Write 31 If v 32 If v	convertible, conversion rate convertible, mandatory or optional conversion convertible, specify instrument type convertible into convertible, specify issuer of instrument it converts into edown feature writedown, writedown trigger(s) writedown, full or partial		— — — — — — — — — — — — — — — — — — —	— — — — — — — — — — — — — — — — — — —
28 If c 29 If c 30 Write 31 If v 32 If v	convertible, conversion rate convertible, mandatory or optional conversion convertible, specify instrument type convertible into convertible, specify issuer of instrument it converts into edown feature writedown, writedown trigger(s)			
28 If c 29 If c 30 Write 31 If v 32 If v 33 If v	convertible, conversion rate convertible, mandatory or optional conversion convertible, specify instrument type convertible into convertible, specify issuer of instrument it converts into edown feature writedown, writedown trigger(s) 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 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
28 If c 29 If c 30 Write 31 If v 32 If v 33 If v 34 If t	convertible, conversion rate convertible, mandatory or optional conversion convertible, specify instrument type convertible into convertible, specify issuer of instrument it converts into edown feature writedown, writedown trigger(s) writedown, full or partial 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  Mitsubishi UFJ Trust and Banking's consolidated CETI capital ratio fallen below 5.125%, etc.  Full or Partial  Temporary or Permanent  Amount agreed with JFSA and other
28 If c 29 If c 30 Write 31 If v 32 If v 33 If v 34 If t 34a Type  Positi	convertible, conversion rate convertible, mandatory or optional conversion convertible, specify instrument type convertible into convertible, specify issuer of instrument it converts into edown feature writedown, writedown trigger(s) writedown, full or partial writedown, permanent or temporary 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		
28 If c 29 If c 30 Write 31 If v 32 If v 33 If v 34 If t 34a Type 35 Positisenio	convertible, conversion rate convertible, mandatory or optional conversion convertible, specify instrument type convertible into convertible, specify issuer of instrument it converts into edown feature writedown, writedown trigger(s) writedown, full or partial writedown, permanent or temporary temporary write-own, description of writeup mechanism of subordination ion 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

MUTB B3AT1-18	MUTB B3AT1-19	MUTB B3AT1-20

		MUTB B3AT1-18	MUTB B3AT1-19	MUTB B3AT1-20
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 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
10	Accounting classification			
	Consolidated	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
	Non-consolidated	Liability - amortised cost	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	2023/10/16	2023/10/16	2024/3/8
		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
	<u> </u>	Each interest payment date after the first	Each interest payment date after the first	Each interest payment date after the first
16	Subsequent call dates, if applicable	call date	call date	call date
16	Subsequent call dates, if applicable  Coupons / dividends			
16 17				
	Coupons / dividends	call date	call date	call date
17 18 19	Coupons / dividends Fixed or floating dividend/coupon	call date	call date	call date
17 18 19 20	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index	call date  Fixed to floating  *	call date Fixed to floating  *	call date  Fixed to floating  *
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	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	rixed to floating  *  Yes  Fully discretionary  No	rixed 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	rixed to floating  * Yes Fully discretionary No Non-cumulative	rixed to floating  Yes  Fully discretionary  No  Non-cumulative	rixed 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	rixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible	rixed to floating  Yes  Fully discretionary  No  Non-cumulative  Non-convertible	rixed 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)	rixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible —	rixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible	rixed 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, conversion rate  If convertible, mandatory or optional conversion	rixed to floating  *  Yes  Fully discretionary  No  Non-cumulative  Non-convertible	rixed to floating  Yes  Fully discretionary  No  Non-cumulative  Non-convertible  — —	rixed 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	rixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible	rixed to floating  Yes  Fully discretionary  No  Non-cumulative  Non-convertible	rixed 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	rixed to floating  Yes  Fully discretionary  No  Non-cumulative  Non-convertible	call date  Fixed to floating  Yes  Fully discretionary  No  Non-cumulative  Non-convertible	rixed 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	rixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible Yes Yes	rixed to floating  Yes  Fully discretionary  No  Non-cumulative  Non-convertible  Yes	rixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible Yes
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	rised to floating  * Yes Fully discretionary No Non-cumulative Non-convertible	rised to floating  Yes  Fully discretionary  No  Non-cumulative  Non-convertible	rall date  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, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Writedown feature  If writedown, writedown trigger(s)	Fixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible	rixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible	rall date  Fixed to floating  *  Yes  Fully discretionary  No  Non-cumulative  Non-convertible
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons / dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of step-up or other incentive to redeem  Non-cumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, 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	rixed to floating  Yes  Fixed to floating  Yes  Fully discretionary  No  Non-cumulative  Non-convertible	call date  Fixed to floating  * Yes  Fully discretionary  No Non-cumulative  Non-convertible	rixed 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, 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	rixed to floating  Yes  Fully discretionary  No  Non-cumulative  Non-convertible	rixed to floating  Yes  Fully discretionary  No  Non-cumulative  Non-convertible	rall date  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
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, 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	rixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible	rised 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	ricall date  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, 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	rixed 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	rixed to floating  Yes  Fully discretionary  No  Non-cumulative  Non-convertible  Yes  Mitsubishi UFJ Trust and Banking's consolidated CETI capital ratio fallen below 5.125%, etc. Full or Partial  Temporary or Permanent  Amount agreed with JFSA and other	rived to floating  Yes  Fully discretionary  No  Non-cumulative  Non-convertible  — — — — — — — — — — — — Yes  Mitsubishi UFJ Trust and Banking's consolidated CETI capital ratio fallen below 5.125%, etc.  Full or Partial  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 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	rixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible	rised 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	rixed to floating  * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons / dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, pandatory 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 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	call date  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	rixed 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 B3AT1-21	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	IPY 23.0 billion	IPY 11.0 billion
10	Accounting classification	,	, and the second	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	2024/3/8	2024/9/13	2024/9/13
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	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	***			
25	If convertible, conversion trigger(s)	_	_	
26	If convertible, conversion trigger(s)  If convertible, fully or partially	_ _		
27			_	_
	If convertible, fully or partially	-	_ _	_ _
28	If convertible, fully or partially If convertible, conversion rate	_ _		
	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion		- - - -	
28	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into		- - - - -	- - - - -
28 29	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into			
28 29 30 31	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s)			
28 29 30 31 32	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	— — — — — — — — — — — — — — — — — — —		
28 29 30 31	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s)			
28 29 30 31 32 33 34	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature  If writedown, writedown trigger(s)  If writedown, full or partial If writedown, permanent or temporary  If temporary write-own, description of writeup mechanism			
28 29 30 31 32 33	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			
28 29 30 31 32 33 34	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature  If writedown, writedown trigger(s)  If writedown, full or partial If writedown, permanent or temporary  If temporary write-own, description of writeup mechanism			
28 29 30 31 32 33 34 34a 35	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s)  If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately			

Disputation of Serving Language Alerthric (PSN)   — — — — — — — — — — — — — — — — — —		MUTB B3AT1-24	MUTB B3AT1-25	MUTB B3AT1-26
Security		Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
bases         Among by which entercentality requirement of Section 15 of the TLAC (Employ interment and achieved (fir or that TLAC clipple) intermed (fir or that TLAC clipp	* ' '	<u> </u>	_	_
Seguitary estatement	0 17	Japan Law	Japan Law	Japan Law
1				
Perstancisional Rased III rules from 2027/31   Additional Tier Lopital   Additional Tier Lopital   Missubishi UFI rust and Runking   Missubishi UFI rust and Runking   Missubishi UFI rust and Runking   Perpetual Subordinated Loan borrowed from Missubhib UFI Funcial Group   Perpetual Subordinated Loan borrowed from Missubhib UFI Funcial Group   Perpetual Subordinated Loan borrowed from Missubhib UFI Funcial Group   Perpetual Subordinated Loan borrowed from Missubhib UFI Funcial Group   Perpetual Subordinated Loan borrowed from Missubhib UFI Funcial Group   Perpetual Subordinated Loan borrowed from Missubhib UFI Funcial Group   Perpetual Subordinated Loan borrowed from Missubhib UFI Funcial Group   Perpetual Subordinated Loan borrowed from Missubhib UFI Funcial Group   Perpetual Subordinated Loan borrowed from Missubhib UFI Funcial Group   Perpetual Subordinated Loan borrowed from Missubhib UFI Funcial Group   Perpetual Subordinated Loan borrowed from Missubhib UFI Funcial Group   Perpetual Subordinated Loan borrowed from Missubhib UFI Funcial Group   Perpetual Subordinated Loan borrowed from Missubhib UFI Funcial Group   Perpetual Subordinated Loan borrowed from Missubhib UFI Funcial Group   Perpetual Subordinated Loan borrowed from Missubhib UFI Funcial Group   Perpetual Subordinated Loan borrowed from Missubhib UFI Funcial Control   Perpetual Subordinated Loan borrowed provided Loan borrowed provided Loan borrowed Loan   Perpetual Subordinated Loan Loan   Perpetual Subordinat	Regulatory treatment			
Biggible at solar/group/group and solo   Mitsubishit UFJ Trust and Banking   Perpetual Subordinated Loan berrowed   Perpetual Subordinated Loan Perpetual Subo		Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital
Perpetual Subordinated Loan borrowed from Mistubbeit UFF inancial Group	5 Post-transitional Basel III rules from 2022/3/31	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital
Instrument type	6 Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
Consolidated   IPY 19.0 billion   IPY 6.0 billion   IPY 6.0 billion   IPY 16.0 billion	7 Instrument type			Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
Non-consolidated   IPY 150 billion   IPY 60 billion   IPY 160 bi	8 Amount recognised in regulatory capital			
Process   Proc	Consolidated	JPY 19.0 billion	JPY 6.0 billion	JPY 16.0 billion
Consolidated   Liability - amortised cost	Non-consolidated	JPY 19.0 billion	JPY 6.0 billion	JPY 16.0 billion
Consolidated   Liability - amortised cost   Liability - amortised   Liability - amortised cost   Liability - amortised cost   Liability - amortised cost   Liability - amortised cost   Liab	9 Par value of instrument	JPY 19.0 billion	JPY 6.0 billion	JPY 16.0 billion
Consolidated   Liability - amortised cost   Liability - amortised   Liability - amortised cost   Liability - amortised cost   Liability - amortised cost   Liability - amortised cost   Liab	10 Accounting classification			
10   Priginal date of issuance   2024/12/13   2024/12/13   2025/6/12     Perpetual or dated   Perpetual   Perpet		Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
10   Priginal date of issuance   2024/12/13   2024/12/13   2025/6/12     Perpetual or dated   Perpetual   Perpet	Non-consolidated	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
Perpetual maturity date   Perpetual   Pe		,		
No maturity   No maturity   No maturity   No maturity   No maturity   Secondary   No maturity   Secondary   No maturity   Secondary   No maturity   Secondary		, ,	' '	, ,
14   Issuer call subject to prior suspervisory approval   Yes   Yes   Yes   Yes     15   Optional call date and redeemption amount   2000/1/15 at per   2005/1/15 a	*		*	
15 Optional call date and redemption amount   2009/1/15 at per   2005/1/15 at per   Tax event or Regulatory event per   Tax event or Regulator	8 1 11 9 111			
Contingent call dates and redemption amount  Tax event or Regulatory event at per call dates (if applicable as ubsequent call dates, if applicable as ubsequent call dates, if applicable as ubsequent call dates (if applicable as ubsequent call dates)  Coupons / dividends  Coupons / dividends  Fixed or floating dividend/coupon fixed or floating and any related index and any related index for any	) 1 1 2 11			
Each interest payment date after the first call date				Tax event or Regulatory event at per
Coupons / dividends		Each interest payment date after the first	Each interest payment date after the first	Each interest payment date after the first
Fixed or floating dividend/coupon   Fixed to floating   Fixed to	Coupons / dividends	can tate	can care	cun ture
Soupor rate and any related index   Substract of a dividend stopper   Su	1 '	Fixed to floating	Fixed to floating	Fixed to floating
Fully discretionary, partially discretionary or mandatory   Fully discretionary   Full di	8	*	*	*
Fully discretionary, partially discretionary or mandatory  Existence of step-up or other incentive to redeem  No Noncomulative  Non-comulative  Non-convertible  Non-convertible		Yes	Yes	Yes
Non-cumulative or cumulative or convertible or non-convertible or	**	Fully discretionary	Fully discretionary	Fully discretionary
Non-cumulative or cumulative or convertible or non-convertible or	21 Existence of step-up or other incentive to redeem	No	No	No
If convertible, conversion trigger(s)		Non-cumulative	Non-cumulative	Non-cumulative
If convertible, fully or partially	23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, fully or partially	24 If convertible, conversion trigger(s)		_	
If convertible, mandatory or optional conversion		_	_	_
If convertible, specify instrument type convertible into   -   -   -   -   -   -   -   -   -	26 If convertible, conversion rate	_	_	_
28If convertible, specify instrument type convertible into———29If convertible, specify issuer of instrument it converts into———30Writedown featureYesYesYes31If writedown, writedown trigger(s)Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below for consoli		_	-	_
Yes		_	_	_
Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below consolidated CET1 capital ratio fallen below 5.125%, etc. 5.125%,	29 If convertible, specify issuer of instrument it converts into		-	_
31If writedown, writedown trigger(s)consolidated CET1 capital ratio fallen below 5.125%, etc.consolidated CET1 capital ratio fallen below 5.125%, etc.32If writedown, pull or partialFull or PartialFull or PartialFull or PartialAmount agreed with JFSA and other Amount agreed with JFSA and other Regulatory authoritiesAmount agreed with JFSA and other Regulatory authoritiesAmount agreed with JFSA and other Regulatory authoritiesRegulatory authoritiesSubordinatedSubordina	30 Writedown feature	Yes	Yes	Yes
33If writedown, permanent or temporaryTemporary or PermanentTemporary or PermanentTemporary or Permanent34If temporary write-own, description of writeup mechanismAmount agreed with JFSA and other Regulatory authoritiesAmount agreed with JFSA and other Regulatory authoritiesAmount agreed with JFSA and other Regulatory authorities34aType of subordinationContractualContractualContractual35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)SubordinatedSubordinated	31 If writedown, writedown trigger(s)	consolidated CET1 capital ratio fallen below	consolidated CET1 capital ratio fallen below	
34 If temporary write-own, description of writeup mechanism  Amount agreed with JFSA and other Regulatory authorities  Regulatory authorities  Contractual  Contractual  Subordinated  Subordinated  Amount agreed with JFSA and other Regulatory authorities  Regulatory authorities  Regulatory authorities  Subordinated  Subordinated  Subordinated	32 If writedown, full or partial	Full or Partial	Full or Partial	Full or Partial
34 If temporary write-own, description of writeup mechanism  Regulatory authorities  Subordinated  Subordinated  Subordinated	33 If writedown, permanent or temporary	Temporary or Permanent	Temporary or Permanent	Temporary or Permanent
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	34 If temporary write-own, description of writeup mechanism			Amount agreed with JFSA and other Regulatory authorities
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	34a Type of subordination	U ,	Ŭ ,	g ,
senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Position in subordination hierarchy in liquidation (specify instrument type immediately			
	senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)			
	36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features — — — — —	37 If yes, specify non-compliant features	_	_	_

MUTB B3AT1-27 MUTB B3T2-3 MUTI	3 B3T2-5
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		MUTB B3AT1-27	MUTB B3T2-3	MUTB B3T2-5
	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
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	Tier 2 capital	Tier 2 capital
5	Post-transitional Basel III rules from 2022/3/31	Additional Tier 1 capital	Tier 2 capital	Tier 2 capital
6	Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
7	Instrument type	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
8	Amount recognised in regulatory capital			
	Consolidated	JPY 6.0 billion	JPY 5.8 billion	JPY 5.0 billion
	Non-consolidated	JPY 6.0 billion	JPY 5.8 billion	JPY 5.0 billion
	Par value of instrument	JPY 6.0 billion	IPY 16.0 billion	IPY 11.0 billion
_	Accounting classification	JI I OIO DIIION	ji i iolo billon	JI I IIIo Dillon
	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	2025/6/12	2017/3/2	2017/9/15
	Perpetual or dated	Perpetual	Dated	Dated
13	Original maturity date	No maturity	2027/7/26	2028/1/12
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date and redemption amount	2035/7/15 at per	—	i es
15	Contingent call dates and redemption amount	Tax event or Regulatory event at per	Tax event or Regulatory event at per	Tax event or Regulatory event at per
16	Subsequent call dates, if applicable	Each interest payment date after the first call date	-	
	Coupons / dividends	can date		
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed	Fixed
18	Coupon rate and any related index	Fixed to floating	rixeu *	rixed *
19	Existence of a dividend stopper	Yes	No	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No No	No	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	TO THE STATE OF TH			
27	If convertible, conversion rate	_	-	_
	If convertible, mandatory or optional conversion	_	_	_
28	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	_ _	<u>-</u>	_ _
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		<u>-</u>	_ _
28 29	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below	- - -	
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)	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.	
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)  If writedown, full or partial	Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.1.25%, etc. Full or Partial	- - 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  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.	
28 29 30 31 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  Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.  Full or Partial  Temporary or Permanent  Amount agreed with JFSA and other Regulatory authorities	- - - Yes Non-viability event : Specified item 2 measures, etc. Full Permanent	Yes  Non-viability event: Specified item 2 measures, etc.  Full Permanent -
28 29 30 31 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	- 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	Yes  Non-viability event : Specified item 2 measures, etc.  Full
28 29 30 1 31 32 33 34 34a 5	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  Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.  Full or Partial  Temporary or Permanent  Amount agreed with JFSA and other Regulatory authorities	- - - Yes Non-viability event : Specified item 2 measures, etc. Full Permanent	Yes  Non-viability event: Specified item 2 measures, etc.  Full Permanent -
28 29 30 31 31 32 33 34 34a 35 8	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	Yes  Non-viability event : Specified item 2 measures, etc.  Full Permanent Contractual	Yes  Non-viability event: Specified item 2 measures, etc.  Full Permanent - Contractual

MUTB B3T2-7	MUTB B3T2-9	MUTB B3T2-11

1		MUTB B3T2-7	MUTB B3T2-9	MUTB B3T2-11
	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
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules by 2022/3/30	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Post-transitional Basel III rules from 2022/3/31	Tier 2 capital	Tier 2 capital	Tier 2 capital
6	Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
7	Instrument type	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
8	Amount recognised in regulatory capital			
	Consolidated	JPY 10.7 billion	JPY 3.4 billion	JPY 2.3 billion
	Non-consolidated	JPY 10.7 billion	JPY 3.4 billion	JPY 2.3 billion
9	Par value of instrument	JPY 20.0 billion	JPY 4.0 billion	JPY 2.5 billion
	Accounting classification	JI I Zolo Dimori	JI I no omion	JI I 210 CHIION
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	2018/6/11	2019/9/20	2020/5/29
	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	2028/6/9	2030/1/15	2030/5/29
	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date and redemption amount		les —	
15	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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Mandatory	No Mandatory	No Mandatory
	Fully discretionary, partially discretionary or mandatory	No Mandatory No	No Mandatory No	No Mandatory No
20 21 22	Fully discretionary, partially discretionary or mandatory  Existence of step-up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
21 22	Fully discretionary, partially discretionary or mandatory  Existence of step-up or other incentive to redeem  Non-cumulative or cumulative	Mandatory No Non-cumulative	Mandatory No Non-cumulative	Mandatory No Non-cumulative
21 22 23	Fully discretionary, partially discretionary or mandatory  Existence of step-up or other incentive to redeem  Non-cumulative or cumulative  Convertible or non-convertible	Mandatory No Non-cumulative Non-convertible	Mandatory No Non-cumulative Non-convertible	Mandatory No Non-cumulative Non-convertible
21 22	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	Mandatory No Non-cumulative	Mandatory No Non-cumulative
21 22 23 24 25	Fully discretionary, partially discretionary or mandatory  Existence of step-up or other incentive to redeem  Non-cumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially	Mandatory No Non-cumulative Non-convertible —	Mandatory No Non-cumulative Non-convertible —	Mandatory No Non-cumulative Non-convertible —
21 22 23 24	Fully discretionary, partially discretionary or mandatory  Existence of step-up or other incentive to redeem  Non-cumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  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 — —
21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Mandatory No Non-cumulative Non-convertible — — — —	Mandatory No Non-cumulative Non-convertible — — — —	Mandatory No Non-cumulative Non-convertible
21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, 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
21 22 23 24 25 26 27 28 29	Fully discretionary, partially discretionary or mandatory  Existence of step-up or other incentive to redeem  Non-cumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into	Mandatory No Non-cumulative Non-convertible	Mandatory No Non-cumulative Non-convertible	Mandatory No Non-cumulative Non-convertible
21 22 23 24 25 26 27 28 29	Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, 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
21 22 23 24 25 26 27 28 29 30	Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature  If writedown, writedown trigger(s)	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
21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature  If writedown, writedown trigger(s)  If writedown, full or partial	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.	Mandatory No Non-cumulative Non-convertible
21 22 23 24 25 26 27 28 29 30	Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature  If writedown, writedown trigger(s)	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
21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, onversion rate 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	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	Mandatory No Non-cumulative Non-convertible
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, 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  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.	Mandatory No Non-cumulative Non-convertible
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, onversion rate If convertible, onandatory 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	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	Mandatory No Non-cumulative Non-convertible

MUTB B3T2-13	MUTB B3T2-14	MUTB B3T2-15
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		MUTB B3T2-13	MUTB B3T2-14	MUTB B3T2-15
1	Issuer	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
2	Unique identifier (ISIN)	_	_	_
3	Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is			
Ja	achieved (for other TLAC-eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules by 2022/3/30	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Post-transitional Basel III rules from 2022/3/31	Tier 2 capital	Tier 2 capital	Tier 2 capital
6	Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
7	Instrument type	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
8	Amount recognised in regulatory capital			
	Consolidated	JPY 2.0 billion	JPY 10.0 billion	JPY 32.0 billion
	Non-consolidated	JPY 2.0 billion	JPY 10.0 billion	JPY 32.0 billion
9	Par value of instrument	IPY 2.0 billion	JPY 10.0 billion	JPY 32.0 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	2021/6/1	2021/7/30	2022/7/29
	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	2031/5/30	2031/7/30	2032/7/29
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date and redemption amount	2026/6/1 at per	2026/7/30 at per	_
	Contingent call dates and redemption amount	Tax event or Regulatory event at per	Tax event or Regulatory event at per	Tax event or Regulatory event at per
16	Subsequent call dates, if applicable	Each interest payment date after the first call date		
		01111		
	Coupons / dividends			
17	Coupons / dividends Fixed or floating dividend/coupon	Fixed to floating	Fixed	Fixed
17 18	Fixed or floating dividend/coupon	Fixed to floating  *	Fixed *	Fixed *
17 18 19	Fixed or floating dividend/coupon Coupon rate and any related index	*	*	*
18	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	* No	Fixed * No Mandatory	
18 19 20	Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory	* No Mandatory	* No Mandatory	* No Mandatory
18 19	Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of step-up or other incentive to redeem	* No Mandatory No	* No Mandatory No	* No Mandatory No
18 19 20 21 22	Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of step-up or other incentive to redeem  Non-cumulative or cumulative	* No Mandatory No Non-cumulative	* No Mandatory No Non-cumulative	* No Mandatory No Non-cumulative
18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible	* No Mandatory No	* No Mandatory No	* No Mandatory No
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	* No Mandatory No Non-cumulative Non-convertible —	* No Mandatory No Non-cumulative Non-convertible —	* No Mandatory No Non-cumulative Non-convertible —
18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	* No Mandatory No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25	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	* No Mandatory No Non-cumulative Non-convertible	* No Mandatory Non-cumulative Non-convertible — —	* No Mandatory Non-cumulative Non-convertible — —
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	* No Mandatory No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	* No Mandatory No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, 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	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	* No Mandatory No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, 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 :	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event :	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event :
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature  If writedown, writedown trigger(s)  If writedown, full or partial	* 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. Full	* No No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc.
18 19 20 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature  If writedown, writedown trigger(s)	* No No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc.	* No Mandatory Non-cumulative Non-convertible	* No No Mandatory Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature  If writedown, writedown trigger(s)  If writedown, full or partial If writedown, permanent or temporary	* 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. Full	* No No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc.
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, pacify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature If writedown, writedown trigger(s)  If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism	* No No Mandatory No Non-cumulative Non-convertible	* No Mandatory Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent	* No Mandatory Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, pecify instrument type convertible into If convertible, specify instrument it converts into Writedown feature  If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately	* No Mandatory No Non-cumulative Non-convertible	* No Mandatory Non-convertible	* No Mandatory 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, fully or partially If convertible, conversion trigger(s) If convertible, sundatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature  If writedown, writedown trigger(s)  If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism  Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	* No Mandatory No Non-cumulative Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.  Full Permanent Contractual  Other internal TLAC	* No Mandatory Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible

MUTB B3T2-16 MUTB B3T2-17	MUTB B3T2-18
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		MUTB B3T2-16	MUTB B3T2-17	MUTB B3T2-18
1	Issuer	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
2	Unique identifier (ISIN)	_	_	_
3	Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules by 2022/3/30	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Post-transitional Basel III rules from 2022/3/31	Tier 2 capital	Tier 2 capital	Tier 2 capital
6	Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
7	Instrument type	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
8	Amount recognised in regulatory capital			
	Consolidated	JPY 81.0 billion	JPY 2.0 billion	JPY 8.0 billion
	Non-consolidated	JPY 81.0 billion	JPY 2.0 billion	JPY 8.0 billion
9	Par value of instrument	JPY 81.0 billion	JPY 2.0 billion	IPY 8.0 billion
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	2022/7/29	2022/8/3	2023/2/1
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	2032/7/29	2032/8/3	2033/7/28
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date and redemption amount	2027/7/29 at per	2027/8/3 at per	
10	Contingent call dates and redemption amount	Tax event or Regulatory event at per	Tax event or Regulatory event at per	Tax event or Regulatory event at per
16	Subsequent call dates, if applicable	–	Each interest payment date after the first call date	–
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed to floating	Fixed
18	Coupon rate and any related index	*	*	*
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	- Non-convertible		Non-convertible
25	If convertible, fully or partially			
26	If convertible, conversion rate		_	
27	If convertible, conversion rate  If convertible, mandatory or optional conversion	_ _		
28	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into			
29	If convertible, specify instrument type convertible into			
30	Writedown feature	Yes	Yes	Yes
31	If writedown, writedown trigger(s)	Non-viability event : Specified item 2 measures, etc.	Non-viability event : Specified item 2 measures, etc.	Non-viability event : Specified item 2 measures, etc.
32	If construction and the second of	Full	Full	Full
33	If writedown, full or partial  If writedown, permanent or temporary			
34	If temporary write-own, description of writeup mechanism	Permanent  —	Permanent —	Permanent —
34		1		
		Comb. 1 1	Ct- 1	
	Type of subordination	Contractual	Contractual	Contractual
		Contractual Other internal TLAC	Contractual Other internal TLAC	Contractual Other internal TLAC
34a	Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately			

MUTB B3T2-19 MUTB B3T2-20 MU	JTB B3T2-21
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	MUTB B3T2-19	MUTB B3T2-20	MUTB B3T2-21
1 Issuer	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
2 Unique identifier (ISIN)	_	_	_
3 Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules by 2022/3/30	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 55.0 billion	JPY 6.0 billion	JPY 13.0 billion
Non-consolidated	JPY 55.0 billion	IPY 6.0 billion	IPY 13.0 billion
9 Par value of instrument	JPY 55.0 billion	JPY 6.0 billion	JPY 13.0 billion
10 Accounting classification	Ji i 55.0 billion	Ji i o.o bimon	Ji i is.o omion
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	2023/2/1	2023/9/19	2023/9/19
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	2033/7/28	2034/1/19	2034/1/19
- 8	2033/7/28 Yes	2034/1/19 Yes	2034/1/19 Yes
Issuer call subject to prior supervisory approval     Optional call date and redemption amount	I .	ies —	
	2028/7/28 at per		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	_	_	_
Coupons / dividends	-		_
Coupons / dividends  17 Fixed or floating dividend/coupon	Fixed	Fixed	- Fixed
Coupons / dividends  17 Fixed or floating dividend/coupon  18 Coupon rate and any related index	*	Fixed *	*
Coupons / dividends 17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper	* No	Fixed  * No	* No
Coupons / dividends  17 Fixed or floating dividend/coupon  18 Coupon rate and any related index  19 Existence of a dividend stopper  20 Fully discretionary, partially discretionary or mandatory	* No Mandatory	Fixed  *  No  Mandatory	* No Mandatory
Coupons / dividends  17 Fixed or floating dividend/coupon  18 Coupon rate and any related index  19 Existence of a dividend stopper  20 Fully discretionary, partially discretionary or mandatory  21 Existence of step-up or other incentive to redeem	* No Mandatory No	Fixed  * No Mandatory No	* No Mandatory No
Coupons / dividends  17 Fixed or floating dividend/coupon  18 Coupon rate and any related index  19 Existence of a dividend stopper  20 Fully discretionary, partially discretionary or mandatory  21 Existence of step-up or other incentive to redeem  22 Non-cumulative or cumulative	* No Mandatory	Fixed  *  No  Mandatory	* No Mandatory
Coupons / dividends  17 Fixed or floating dividend/coupon  18 Coupon rate and any related index  19 Existence of a dividend stopper  20 Fully discretionary, partially discretionary or mandatory  21 Existence of step-up or other incentive to redeem	* No Mandatory No	Fixed  * No Mandatory No	* No Mandatory No
Coupons / dividends  17 Fixed or floating dividend/coupon  18 Coupon rate and any related index  19 Existence of a dividend stopper  20 Fully discretionary, partially discretionary or mandatory  21 Existence of step-up or other incentive to redeem  22 Non-cumulative or cumulative	* No Mandatory No Non-cumulative	Fixed  * No Mandatory No Non-cumulative	* No Mandatory No Non-cumulative
Coupons / dividends  17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible	* No Mandatory No Non-cumulative Non-convertible	Fixed  * No Mandatory No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible
Coupons / dividends  17 Fixed or floating dividend/coupon  18 Coupon rate and any related index  19 Existence of a dividend stopper  20 Fully discretionary, partially discretionary or mandatory  21 Existence of step-up or other incentive to redeem  22 Non-cumulative or cumulative  23 Convertible or non-convertible  24 If convertible, conversion trigger(s)	* No Mandatory No Non-cumulative Non-convertible —	Fixed  *  No  Mandatory  No  Non-cumulative  Non-convertible	* No Mandatory No Non-cumulative Non-convertible —
Coupons / dividends  17 Fixed or floating dividend/coupon  18 Coupon rate and any related index  19 Existence of a dividend stopper  20 Fully discretionary, partially discretionary or mandatory  21 Existence of step-up or other incentive to redeem  22 Non-cumulative or cumulative  23 Convertible or non-convertible  24 If convertible, conversion trigger(s)  25 If convertible, fully or partially	* No Mandatory No Non-cumulative Non-convertible — —	Fixed  * No Mandatory No Non-cumulative Non-convertible — —	* No Mandatory No Non-cumulative Non-convertible — —
Coupons / dividends  17 Fixed or floating dividend/coupon  18 Coupon rate and any related index  19 Existence of a dividend stopper  20 Fully discretionary, partially discretionary or mandatory  21 Existence of step-up or other incentive to redeem  22 Non-cumulative or cumulative  23 Convertible or non-convertible  24 If convertible, conversion trigger(s)  25 If convertible, conversion rate  26 If convertible, conversion rate  27 If convertible, mandatory or optional conversion  28 If convertible, specify instrument type convertible into	* No Mandatory No Non-cumulative Non-convertible	Fixed  *  No  Mandatory  No  Non-cumulative  Non-convertible	* No Mandatory No Non-cumulative Non-convertible
Coupons / dividends  17 Fixed or floating dividend/coupon  18 Coupon rate and any related index  19 Existence of a dividend stopper  20 Fully discretionary, partially discretionary or mandatory  21 Existence of step-up or other incentive to redeem  22 Non-cumulative or cumulative  23 Convertible or 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	* No Mandatory No Non-cumulative Non-convertible	Fixed  *  No  Mandatory  No  Non-cumulative  Non-convertible	* No Mandatory No Non-cumulative Non-convertible
Coupons / dividends  17 Fixed or floating dividend/coupon  18 Coupon rate and any related index  19 Existence of a dividend stopper  20 Fully discretionary, partially discretionary or mandatory  21 Existence of step-up or other incentive to redeem  22 Non-cumulative or cumulative  23 Convertible or non-convertible  24 If convertible, conversion trigger(s)  25 If convertible, vonversion rate  26 If convertible, mandatory or optional conversion  27 If convertible, specify instrument type convertible into	* No Mandatory No Non-cumulative Non-convertible	Fixed  *  No  Mandatory  No  Non-cumulative  Non-convertible  -  -  -  -  -  -  -  -  -  -  -  -  -	* No Mandatory No Non-cumulative Non-convertible
Coupons / dividends  17 Fixed or floating dividend/coupon  18 Coupon rate and any related index  19 Existence of a dividend stopper  20 Fully discretionary, partially discretionary or mandatory  21 Existence of step-up or other incentive to redeem  22 Non-cumulative or cumulative  23 Convertible or 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	* No Mandatory No Non-cumulative Non-convertible	Fixed  * No Mandatory No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible
Coupons / dividends  17 Fixed or floating dividend/coupon  18 Coupon rate and any related index  19 Existence of a dividend stopper  20 Fully discretionary, partially discretionary or mandatory  21 Existence of step-up or other incentive to redeem  22 Non-cumulative or cumulative  23 Convertible or 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 instrument it converts into  30 Writedown feature  31 If writedown, writedown trigger(s)	* No No Mandatory No Non-cumulative Non-convertible Yes Non-viability event :	Fixed  *  No  Mandatory  No  Non-cumulative  Non-convertible	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event :
Coupons / dividends  17 Fixed or floating dividend/coupon  18 Coupon rate and any related index  19 Existence of a dividend stopper  20 Fully discretionary, partially discretionary or mandatory  21 Existence of step-up or other incentive to redeem  22 Non-cumulative or cumulative  23 Convertible or non-convertible  24 If convertible, conversion trigger(s)  25 If convertible, fully or partially  26 If convertible, conversion rate  27 If convertible, mandatory or optional conversion  28 If convertible, specify instrument type convertible into  29 If convertible, specify issuer of instrument it converts into  30 Writedown feature  31 If writedown, writedown trigger(s)  32 If writedown, full or partial	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc.	Fixed  *  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.
Coupons / dividends  17 Fixed or floating dividend/coupon  18 Coupon rate and any related index  19 Existence of a dividend stopper  20 Fully discretionary, partially discretionary or mandatory  21 Existence of step-up or other incentive to redeem  22 Non-cumulative or cumulative  23 Convertible or non-convertible  24 If convertible, conversion trigger(s)  25 If convertible, fully or partially  26 If convertible, conversion rate  27 If convertible, mandatory or optional conversion  28 If convertible, specify instrument type convertible into  29 If convertible, specify issuer of instrument it converts into  30 Writedown feature  31 If writedown, writedown trigger(s)  32 If writedown, full or partial	* No Mandatory No Non-cumulative Non-convertible Yes  Non-viability event: Specified item 2 measures, etc. Full	Fixed  *  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.
Coupons / dividends  17 Fixed or floating dividend/coupon  18 Coupon rate and any related index  19 Existence of a dividend stopper  20 Fully discretionary, partially discretionary or mandatory  21 Existence of step-up or other incentive to redeem  22 Non-cumulative or cumulative  23 Convertible or non-convertible  24 If convertible, conversion trigger(s)  25 If convertible, pully or partially  26 If convertible, conversion rate  27 If convertible, mandatory or optional conversion  28 If convertible, specify instrument type convertible into  29 If convertible, specify issuer of instrument it converts into  30 Writedown feature  31 If writedown, writedown trigger(s)  32 If writedown, full or partial  33 If writedown, permanent or temporary  34 If temporary write-own, description of writeup mechanism	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent	Fixed  * No Mandatory No Mon-cumulative Non-convertible  Yes Non-viability event: Specified item 2 measures, etc.  Full Permanent	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent
Coupons / dividends  17 Fixed or floating dividend/coupon  18 Coupon rate and any related index  19 Existence of a dividend stopper  20 Fully discretionary, partially discretionary or mandatory  21 Existence of step-up or other incentive to redeem  22 Non-cumulative or cumulative  23 Convertible or non-convertible  24 If convertible, conversion trigger(s)  25 If convertible, conversion rate  27 If convertible, mandatory or optional conversion  28 If convertible, specify instrument type convertible into  29 If convertible, specify issuer of instrument it converts into  30 Writedown feature  31 If writedown, writedown trigger(s)  32 If writedown, full or partial  33 If writedown, permanent or temporary  34 If temporary write-own, description of writeup mechanism  35 Position in subordination	* No Mandatory No Non-cumulative Non-convertible  Yes Non-viability event: Specified item 2 measures, etc.  Full Permanent Contractual	Fixed  *  No  Mandatory  No  Mon-cumulative  Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.  Full Permanent	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent
Coupons / dividends  17 Fixed or floating dividend/coupon  18 Coupon rate and any related index  19 Existence of a dividend stopper  20 Fully discretionary, partially discretionary or mandatory  21 Existence of step-up or other incentive to redeem  22 Non-cumulative or cumulative  23 Convertible or non-convertible  24 If convertible, conversion trigger(s)  25 If convertible, fully or partially  26 If convertible, conversion rate  27 If convertible, specify instrument type convertible into  28 If convertible, specify instrument type convertible into  29 If convertible, specify issuer of instrument it converts into  30 Writedown feature  31 If writedown, writedown trigger(s)  32 If writedown, permanent or temporary  34 If temporary write-own, description of writeup mechanism  35 Position in subordination hierarchy in liquidation (specify instrument type immediated senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent - Contractual	Fixed  *  No  Mandatory  No  Non-cumulative  Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.  Full Permanent  Contractual  Other internal TLAC	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual Other internal TLAC
Coupons / dividends  17 Fixed or floating dividend/coupon  18 Coupon rate and any related index  19 Existence of a dividend stopper  20 Fully discretionary, partially discretionary or mandatory  21 Existence of step-up or other incentive to redeem  22 Non-cumulative or cumulative  23 Convertible or non-convertible  24 If convertible, conversion trigger(s)  25 If convertible, fully or partially  26 If convertible, mandatory or optional conversion  27 If convertible, specify instrument type convertible into  29 If convertible, specify issuer of instrument it converts into  30 Writedown feature  31 If writedown, writedown trigger(s)  32 If writedown, full or partial  33 If writedown, permanent or temporary  34 If temporary write-own, description of writeup mechanism  35 Position in subordination hierarchy in liquidation (specify instrument type immediated)	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual	Fixed  *  No  Mandatory  No  Non-cumulative  Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.  Full  Permanent Contractual	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual

MUTB B3T2-22	MUTB B3T2-23	MUTB B3T2-24
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		MUTB B3T2-22	MUTB B3T2-23	MUTB B3T2-24
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 19.0 billion	JPY 32.0 billion	JPY 15.0 billion
	Non-consolidated	JPY 19.0 billion	JPY 32.0 billion	JPY 15.0 billion
9	Par value of instrument	JPY 19.0 billion	JPY 32.0 billion	JPY 15.0 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	2024/9/18	2024/9/18	2025/1/22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	2035/1/18	2035/1/18	2035/7/20
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date and redemption amount	_	2030/1/18 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	_	_	_
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	*	*	*
-	coupon rate and any related index			
19	Existence of a dividend stopper	No	No	No
_		No Mandatory	No Mandatory	No Mandatory
19 20 21	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem			
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	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	Mandatory No	Mandatory No	Mandatory No
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	Mandatory No Non-cumulative	Mandatory No Non-cumulative	Mandatory No Non-cumulative
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	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	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  If writedown, writedown trigger(s)	Mandatory No Non-cumulative Non-convertible  Yes Non-viability event :	Mandatory No Non-cumulative Non-convertible  Yes Non-viability event :	Mandatory No Non-cumulative Non-convertible  Yes Non-viability event :
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  Yes Non-viability event: Specified item 2 measures, etc.	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 Yes Non-viability event: Specified item 2 measures, etc.	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 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  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	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 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  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	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	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	Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual

MUTB B3T2-25 MUTB B3T2-26 MUTB	ГВ ВЗТ2-27
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		MUTB B3T2-25	MUTB B3T2-26	MUTB B3T2-27
1	Issuer	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
2	Unique identifier (ISIN)	_	_	_
3	Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules by 2022/3/30	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Post-transitional Basel III rules from 2022/3/31	Tier 2 capital	Tier 2 capital	Tier 2 capital
6	Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
7	Instrument type	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
8	Amount recognised in regulatory capital	, and the same of	, , , , , , , , , , , , , , , , , , , ,	,
	Consolidated	JPY 34.0 billion	JPY 37.0 billion	JPY 49.0 billion
	Non-consolidated	IPY 34.0 billion	IPY 37.0 billion	IPY 49.0 billion
9	Par value of instrument	JPY 34.0 billion	JPY 37.0 billion	JPY 49.0 billion
10	Accounting classification	Ji i 94.0 bimori	Ji 1 37.0 billion	J1 1 42.0 Dimon
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	2025/1/22	2025/7/29	2025/7/29
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	2035/7/20	2035/7/27	2035/7/27
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date and redemption amount	2030/7/22 at per	ies —	2030/7/29 at per
15	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	– rax event of Regulatory event at per	– rax event of Regulatory event at per	— — —
$\vdash$	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	rixeu *	rixeu *	rixeu *
19	Existence of a dividend stopper	No	No	No
20			INO	
			Mandatowy	
	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Fully discretionary, partially discretionary or mandatory  Existence of step-up or other incentive to redeem	Mandatory No	No	No
21 22	Fully discretionary, partially discretionary or mandatory  Existence of step-up or other incentive to redeem  Non-cumulative or cumulative	Mandatory No Non-cumulative	No Non-cumulative	No Non-cumulative
21 22 23	Fully discretionary, partially discretionary or mandatory  Existence of step-up or other incentive to redeem  Non-cumulative or cumulative  Convertible or non-convertible	Mandatory No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible
21 22 23 24	Fully discretionary, partially discretionary or mandatory  Existence of step-up or other incentive to redeem  Non-cumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)	Mandatory No Non-cumulative Non-convertible —	No Non-cumulative Non-convertible —	No Non-cumulative Non-convertible —
21 22 23 24 25	Fully discretionary, partially discretionary or mandatory  Existence of step-up or other incentive to redeem  Non-cumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially	Mandatory No Non-cumulative Non-convertible — —	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible
21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory  Existence of step-up or other incentive to redeem  Non-cumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate	Mandatory No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible
21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Mandatory No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible
21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, onversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible
21 22 23 24 25 26 27 28 29	Fully discretionary, partially discretionary or mandatory  Existence of step-up or other incentive to redeem  Non-cumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, conversion rate  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into	Mandatory No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible
21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible
21 22 23 24 25 26 27 28 29	Fully discretionary, partially discretionary or mandatory  Existence of step-up or other incentive to redeem  Non-cumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, conversion rate  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into	Mandatory No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible
21 22 23 24 25 26 27 28 29 30	Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature	Mandatory No Non-cumulative Non-convertible	No Non-cumulative Non-convertible  Yes Non-viability event :	No Non-cumulative Non-convertible
21 22 23 24 25 26 27 28 29 30	Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature  If writedown, writedown trigger(s)  If writedown, full or partial	Mandatory No Non-cumulative Non-convertible  Yes Non-viability event: Specified item 2 measures, etc.	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible
21 22 23 24 25 26 27 28 29 30	Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature  If writedown, writedown trigger(s)	Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc.	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible
21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, onversion rate 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	Mandatory No Non-cumulative Non-convertible  Yes Non-viability event: Specified item 2 measures, etc.  Full Permanent	No Non-cumulative Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.  Full Permanent	No Non-cumulative Non-convertible
21 22 23 24 25 26 27 28 29 30 31 32 33	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, onandatory 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	Mandatory No Non-cumulative Non-convertible  Yes Non-viability event: Specified item 2 measures, etc.  Full Permanent	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature  If writedown, writedown trigger(s)  If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual Other internal TLAC	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible  Yes  Non-viability event: Specified item 2 measures, etc.  Full Permanent Contractual  Other internal TLAC
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature  If writedown, writedown trigger(s)  If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) Non-compliant transitioned features	Mandatory No Non-cumulative Non-convertible	No Non-cumulative Non-convertible  Yes Non-viability event: Specified item 2 measures, etc.  Full Permanent Contractual	No Non-cumulative Non-convertible  Yes Non-viability event: Specified item 2 measures, etc.  Full Permanent Contractual

Weighted-average of interest rate which are shown "  $\ast$  " in item 43 in the list

Weighted-average of interest rates	1.510% (round to three decimal places)