	MUBK T1-1	MUBK T1-2	MUBK B3AT1-2	MUBK B3AT1-3
1 Issuer	MUFG Bank	Bank of Ayudhya Public Company, etc.	MUFG Bank	MUFG Bank
2 Unique identifier (ISIN)	<u></u>		_	_
3 Governing law(s) of the instrument	Japan Law	Japan Law, etc.	Japan Law	Japan Law
Means by which enforceability requirement of Section 13 of the TLAC Term				
Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules by 2022/3/30	Common equity Tier1 capital	Common equity Tier1 capital, etc.	Additional Tier 1 capital	Additional Tier 1 capital
5 Post-transitional Basel III rules from 2022/3/31	Common equity Tier1 capital	Common equity Tier1 capital, etc.	Additional Tier 1 capital	Additional Tier 1 capital
6 Eligible at solo/group/group and solo	MUFG Bank	Mitsubishi UFJ Financial Group,	MUFG Bank	MUFG Bank
7 Instrument type	Common stock	MUFG Bank Common stock, etc.	Perpetual Subordinated Loan borrowed	Perpetual Subordinated Loan borrowed
	Continion stock	Common stock, etc.	from Mitsubishi UFJ Financial Group	from Mitsubishi UFJ Financial Group
8 Amount recognised in regulatory capital Consolidated	IDV 0.044 7 1:11:	IDV/ 225 ( 1:11:	JPY 150.0 billion	IDV 250 0 1:11:
	JPY 9,944.7 billion	JPY 325.6 billion		JPY 250.0 billion
Non-consolidated	JPY 7,728.2 billion	_	JPY 150.0 billion	JPY 250.0 billion
9 Par value of instrument		_	JPY 150.0 billion	JPY 250.0 billion
10 Accounting classification				
Consolidated	Shareholders' equity	Non-controlling interest in consolidated subsidiary	Liability - amortised cost	Liability - amortised cost
Non-consolidated	Shareholders' equity		Liability – amortised cost	Liability – amortised cost
11 Original date of issuance		_	2015/10/29	2016/3/3
12 Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13 Original maturity date	-		No maturity	No maturity
14 Issuer call subject to prior supervisory approval	No	No	Yes	Yes
15 Optional call date and redemption amount	_	_	2026/1/15 at par	2026/7/15 at par
Contingent call dates and redemption amount	<del>_</del>	_	Tax event or Regulatory event at par	Tax event or Regulatory event at par
	<del>-</del>	_	,	Each interest payment date after the first
16 Subsequent call dates, if applicable	_	_	call date	call date
Coupons / dividends				
17 Fixed or floating dividend/coupon	_	_	Fixed to floating	Fixed to floating
18 Coupon rate and any related index	_	_	*	*
19 Existence of a dividend stopper	No	No	Yes	Yes
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21 Existence of step-up or other incentive to redeem	No	No	No	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible 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	<del>_</del>	_	_	_
30 Writedown feature	No	No	Yes	Yes
	110	110		MUFG Bank's consolidated CET1 capital
31 If writedown, writedown trigger(s)	_	_	ratio fallen below 5.125%, etc.	ratio fallen below 5.125%, etc.
32 If writedown, full or partial		_	Full or Partial	Full or Partial
33 If writedown, permanent or temporary	-	_	Temporary or Permanent	Temporary or Permanent
34 If temporary write-own, description of writeup mechanism		_	Amount agreed with JFSA and other Regulatory authorities	Amount agreed with JFSA and other Regulatory authorities
34a Type of subordination	_	_	Contractual	Contractual
Position in subordination hierarchy in liquidation (specify instrument type				
immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Preferred stock	Preferred stock, etc.	Subordinated	Subordinated
36 Non-compliant transitioned features	No	No	No	No
37 If yes, specify non-compliant features	<del>_</del>	_	<u>_</u>	

	MUBK B3AT1-4	MUBK B3AT1-5	MUBK B3AT1-6	MUBK B3AT1-7
1 Issuer	MUFG Bank	MUFG Bank	MUFG Bank	MUFG Bank
2 Unique identifier (ISIN)	_	_	_	_
3 Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	Japan Law
Means by which enforceability requirement of Section 13 of the TLAC Term		7,7		
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			
5 Post-transitional Basel III rules from 2022/3/31	Additional Tier 1 capital			
, ,	*	•	•	*
6 Eligible at solo/group/group and solo	MUFG Bank	MUFG Bank	MUFG Bank	MUFG Bank
	Perpetual Subordinated Loan borrowed			
7 Instrument type	from Mitsubishi UFJ Financial Group			
8 Amount recognised in regulatory capital				
Consolidated	JPY 220.0 billion	JPY 90.0 billion	JPY 149.0 billion	JPY 131.0 billion
Non-consolidated	JPY 220.0 billion	JPY 90.0 billion	JPY 149.0 billion	JPY 131.0 billion
9 Par value of instrument	JPY 220.0 billion	JPY 90.0 billion	JPY 149.0 billion	JPY 131.0 billion
10 Accounting classification	,	,		,
Consolidated	Liability – amortised cost			
Non-consolidated	Liability – amortised cost			
11 Original date of issuance	2016/10/24	2016/10/24	2017/10/23	2017/10/23
12 Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13 Original maturity date	No maturity	No maturity	No maturity	No maturity
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date and redemption amount	2022/1/15 at par	2027/7/15 at par	2023/1/15 at par	2028/7/15 at par
Contingent call dates and redemption amount	Tax event or Regulatory event at par			
	Each interest payment date after the first	Each interest payment date after the first	<u> </u>	
16 Subsequent call dates, if applicable	call date	call date	call date	call date
Coupons / dividends				
17 Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating	Fixed to floating
18 Coupon rate and any related index	*	*	*	*
19 Existence of a dividend stopper	Yes	Yes	Yes	Yes
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21 Existence of step-up or other incentive to redeem	No	No	No	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)	_	_	_	_
25 If convertible, fully or partially	_	_	_	_
26 If convertible, conversion rate	_	_	_	_
27 If convertible, mandatory or optional conversion	_	_	_	_
28 If convertible, specify instrument type convertible into	_	_	_	_
29 If convertible, specify issuer of instrument it converts into	_	_	_	_
30 Writedown feature	Yes	Yes	Yes	Yes
	MUFG Bank's consolidated CET1 capital			
31 If writedown, writedown trigger(s)	ratio fallen below 5.125%, etc.			
32 If writedown, full or partial	Full or Partial	Full or Partial	Full or Partial	Full or Partial
33 If writedown, permanent or temporary	Temporary or Permanent	Temporary or Permanent	Temporary or Permanent	Temporary or Permanent
34 If temporary write-own, description of writeup mechanism	Amount agreed with JFSA and other Regulatory authorities	Amount agreed with JFSA and other Regulatory authorities	Amount agreed with JFSA and other Regulatory authorities	Amount agreed with JFSA and other Regulatory authorities
34a Type of subordination	Contractual	Contractual	Contractual	Contractual
Position in subordination hierarchy in liquidation (specify instrument type				
immediately senior to instrument in the insolvency creditor hierarchy of the legal	Subordinated	Subordinated	Subordinated	Subordinated
entity concerned)				
36 Non-compliant transitioned features	No	No	No	No
37 If yes, specify non-compliant features				_

	MUBK B3AT1-8	MUBK B3AT1-9	MUBK B3AT1-10	MUBK B3AT1-11
1 Issuer	MUFG Bank	MUFG Bank	MUFG Bank	MUFG Bank
2 Unique identifier (ISIN)	_	_	_	_
3 Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	Japan Law
Means by which enforceability requirement of Section 13 of the TLAC Term				
Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules by 2022/3/30	Additional Tier 1 capital			
5 Post-transitional Basel III rules from 2022/3/31	Additional Tier 1 capital			
6 Eligible at solo/group/group and solo	MUFG Bank	MUFG Bank	MUFG Bank	MUFG Bank
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	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
8 Amount recognised in regulatory capital				
Consolidated	JPY 45.0 billion	JPY 53.0 billion	JPY 84.0 billion	JPY 140.0 billion
Non-consolidated	JPY 45.0 billion	JPY 53.0 billion	JPY 84.0 billion	JPY 140.0 billion
9 Par value of instrument	JPY 45.0 billion	JPY 53.0 billion	JPY 84.0 billion	JPY 140.0 billion
10 Accounting classification				
Consolidated	Liability - amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
Non-consolidated	Liability – amortised cost	Liability – amortised cost	Liability - amortised cost	Liability – amortised cost
11 Original date of issuance	2018/10/19	2018/12/18	2018/12/18	2019/10/16
12 Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13 Original maturity date	No maturity	No maturity	No maturity	No maturity
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date and redemption amount	2024/1/15 at par	2024/1/15 at par	2029/1/15 at par	2025/1/15 at par
Contingent call dates and redemption amount	Tax event or Regulatory event at par			
16 Subsequent call dates, if applicable	Each interest payment date after the first			
	call date	call date	call date	call date
Coupons / dividends				
17 Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating	Fixed to floating
18 Coupon rate and any related index	*	*	*	*
19 Existence of a dividend stopper	Yes	Yes	Yes	Yes
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21 Existence of step-up or other incentive to redeem	No	No	No	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)	_	_	_	_
25 If convertible, fully or partially	<del>-</del>	_	_	
<ul> <li>26 If convertible, conversion rate</li> <li>27 If convertible, mandatory or optional conversion</li> </ul>	<del>-</del>	_	_	_
1	_	_	_	_
1 28   It constantible enceits inclusion time constantible into				
28 If convertible, specify instrument type convertible into	-	_	_	_
29 If convertible, specify issuer of instrument it converts into	- Voc	- Voc	- Voc	- Voc
A 7 7 7 A	– Yes MUEC Bank's consolidated CET1 capital	- Yes MUEG Bank's consolidated CET1 capital	- Yes MUEG Bank's consolidated CET1 capital	Yes MIJEG Bank's consolidated CET1 capital
29 If convertible, specify issuer of instrument it converts into	MUFG Bank's consolidated CET1 capital			
29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s)	MUFG Bank's consolidated CET1 capital ratio fallen below 5.125%, etc.	MUFG Bank's consolidated CET1 capital ratio fallen below 5.125%, etc.	MUFG Bank's consolidated CET1 capital ratio fallen below 5.125%, etc.	MUFG Bank's consolidated CET1 capital ratio fallen below 5.125%, etc.
<ul> <li>If convertible, specify issuer of instrument it converts into</li> <li>Writedown feature</li> <li>If writedown, writedown trigger(s)</li> <li>If writedown, full or partial</li> </ul>	MUFG Bank's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial	MUFG Bank's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial	MUFG Bank's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial	MUFG Bank's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial
<ul> <li>If convertible, specify issuer of instrument it converts into</li> <li>Writedown feature</li> <li>If writedown, writedown trigger(s)</li> </ul>	MUFG Bank's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other	MUFG Bank's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other	MUFG Bank's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other	MUFG Bank's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other
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	MUFG Bank's consolidated CET1 capital ratio fallen below 5.125%, etc.  Full or Partial  Temporary or Permanent  Amount agreed with JFSA and other  Regulatory authorities	MUFG Bank's consolidated CET1 capital ratio fallen below 5.125%, etc.  Full or Partial  Temporary or Permanent  Amount agreed with JFSA and other Regulatory authorities	MUFG Bank's consolidated CET1 capital ratio fallen below 5.125%, etc.  Full or Partial  Temporary or Permanent  Amount agreed with JFSA and other Regulatory authorities	MUFG Bank's consolidated CET1 capital ratio fallen below 5.125%, etc.  Full or Partial  Temporary or Permanent  Amount agreed with JFSA and other Regulatory authorities
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 34a Type of subordination	MUFG Bank's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other	MUFG Bank's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other	MUFG Bank's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other	MUFG Bank's consolidated CET1 capital ratio fallen below 5.125%, etc.  Full or Partial  Temporary or Permanent  Amount agreed with JFSA and other
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 34a Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type 35 immediately senior to instrument in the insolvency creditor hierarchy of the legal	MUFG Bank'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	MUFG Bank's consolidated CET1 capital ratio fallen below 5.125%, etc.  Full or Partial  Temporary or Permanent  Amount agreed with JFSA and other Regulatory authorities	MUFG Bank's consolidated CET1 capital ratio fallen below 5.125%, etc.  Full or Partial  Temporary or Permanent  Amount agreed with JFSA and other Regulatory authorities	MUFG Bank's consolidated CET1 capital ratio fallen below 5.125%, etc.  Full or Partial  Temporary or Permanent  Amount agreed with JFSA and other Regulatory authorities
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 34a 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)	MUFG Bank'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  Subordinated	MUFG Bank'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  Subordinated	MUFG Bank'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  Subordinated	MUFG Bank'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
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 34a Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type 35 immediately senior to instrument in the insolvency creditor hierarchy of the legal	MUFG Bank'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	MUFG Bank'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	MUFG Bank'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	MUFG Bank'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  Subordinated

	MUBK B3AT1-12	MUBK B3AT1-13	MUBK B3AT1-14	MUBK B3AT1-15
1 Issuer	MUFG Bank	MUFG Bank	MUFG Bank	MUFG Bank
2 Unique identifier (ISIN)	_	_	_	-
3 Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	Japan Law
Means by which enforceability requirement of Section 13 of the TLAC Term				
Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules by 2022/3/30	Additional Tier 1 capital			
5 Post-transitional Basel III rules from 2022/3/31	Additional Tier 1 capital			
6 Eligible at solo/group/group and solo	MUFG Bank	MUFG Bank	MUFG Bank	MUFG Bank
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	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
8 Amount recognised in regulatory capital	^			
Consolidated	JPY 83.0 billion	JPY 16.0 billion	JPY 5.0 billion	JPY 19.5 billion
Non-consolidated	JPY 83.0 billion	JPY 16.0 billion	JPY 5.0 billion	JPY 19.5 billion
9 Par value of instrument	JPY 83.0 billion	JPY 16.0 billion	JPY 5.0 billion	JPY 19.5 billion
10 Accounting classification	,	<i>y</i> = 2 2000 2222021	<i>y</i> = = 000 0222000	y= = = = = = = = = = = = = = = = = = =
Consolidated	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability - amortised cost
Non-consolidated	Liability – amortised cost			
11 Original date of issuance	2019/10/16	2019/10/28	2019/10/28	2020/10/19
12 Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13 Original maturity date	No maturity	No maturity	No maturity	No maturity
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date and redemption amount	2030/1/15 at par	2025/1/15 at par	2030/1/15 at par	2026/1/15 at par
Contingent call dates and redemption amount	Tax event or Regulatory event at par			
16 Subsequent call dates, if applicable	Each interest payment date after the first call date	Each interest payment date after the first call date	Each interest payment date after the first call date	Each interest payment date after the firs call date
Coupons / dividends		3,000	3000	
17 Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating	Fixed to floating
18 Coupon rate and any related index	*	*	*	*
19 Existence of a dividend stopper	Yes	Yes	Yes	Yes
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21 Existence of step-up or other incentive to redeem	No	No	No	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)				
25 If convertible, fully or partially		_	_	_
26 If convertible, conversion rate	_	_	_	<del>_</del>
27 If convertible, mandatory or optional conversion	_	_	<del>-</del>	
28 If convertible, specify instrument type convertible into	_	_	_	<del>_</del>
29 If convertible, specify issuer of instrument it converts into	_	_	_	
30 Writedown feature	Yes	Yes	Yes	Yes
		MUFG Bank's consolidated CET1 capital		
31 If writedown, writedown trigger(s)	ratio fallen below 5.125%, etc.			
32 If writedown, full or partial	Full or Partial	Full or Partial	Full or Partial	Full or Partial
33 If writedown, permanent or temporary	Temporary or Permanent	Temporary or Permanent	Temporary or Permanent	Temporary or Permanent
34 If temporary write-own, description of writeup mechanism	Amount agreed with JFSA and other			
	Regulatory authorities	Regulatory authorities	Regulatory authorities	Regulatory authorities
34a Type of subordination	Contractual	Contractual	Contractual	Contractual
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Subordinated	Subordinated	Subordinated	Subordinated
, ,	†			
36 Non-compliant transitioned features	No	No	No	No

	MUBK B3AT1-16	MUBK B3AT1-17	MUBK B3AT1-18	MUBK B3AT1-19
1 Issuer	MUFG Bank	MUFG Bank	MUFG Bank	MUFG Bank
2 Unique identifier (ISIN)	_	_	_	_
3 Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	Japan Law
Means by which enforceability requirement of Section 13 of the TLAC Term				
Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules by 2022/3/30	Additional Tier 1 capital			
5 Post-transitional Basel III rules from 2022/3/31	Additional Tier 1 capital			
6 Eligible at solo/group/group and solo	MUFG Bank	MUFG Bank	MUFG Bank	MUFG Bank
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	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
8 Amount recognised in regulatory capital				
Consolidated	JPY 32.0 billion	JPY 8.0 billion	JPY 12.0 billion	JPY 37.0 billion
Non-consolidated	JPY 32.0 billion	JPY 8.0 billion	JPY 12.0 billion	JPY 37.0 billion
9 Par value of instrument	JPY 32.0 billion	JPY 8.0 billion	JPY 12.0 billion	JPY 37.0 billion
10 Accounting classification				
Consolidated	Liability - amortised cost	Liability – amortised cost	Liability – amortised cost	Liability - amortised cost
Non-consolidated	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability - amortised cost
11 Original date of issuance	2020/10/19	2020/10/30	2020/10/30	2021/10/15
12 Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13 Original maturity date	No maturity	No maturity	No maturity	No maturity
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date and redemption amount	2031/1/15 at par	2026/1/15 at par	2031/1/15 at par	2032/1/15 at par
Contingent call dates and redemption amount	Tax event or Regulatory event at par			
	0 / 1	Each interest payment date after the first	<u> </u>	~
16 Subsequent call dates, if applicable	call date	call date	call date	call date
Coupons / dividends				
17 Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating	Fixed to floating
18 Coupon rate and any related index	*	*	*	*
19 Existence of a dividend stopper	Yes	Yes	Yes	Yes
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21 Existence of step-up or other incentive to redeem	No	No	No	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)	_	_	_	_
25 If convertible, fully or partially	_	_	_	_
26 If convertible, conversion rate	_	_	_	_
27 If convertible, mandatory or optional conversion	_	_	_	<u> </u>
28 If convertible, specify instrument type convertible into	_	_	_	<u>–</u>
29 If convertible, specify issuer of instrument it converts into	_	_	_	<del>_</del>
30 Writedown feature	Yes	Yes	Yes	Yes
31 If writedown, writedown trigger(s)	MUFG Bank's consolidated CET1 capital ratio fallen below 5.125%, etc.	MUFG Bank's consolidated CET1 capital ratio fallen below 5.125%, etc.	MUFG Bank's consolidated CET1 capital ratio fallen below 5.125%, etc.	MUFG Bank's consolidated CET1 capital ratio fallen below 5.125%, etc.
32 If writedown, full or partial	Full or Partial	Full or Partial	Full or Partial	Full or Partial
33 If writedown, permanent or temporary	Temporary or Permanent	Temporary or Permanent	Temporary or Permanent	Temporary or Permanent
34 If temporary write-own, description of writeup mechanism	Amount agreed with JFSA and other Regulatory authorities	Amount agreed with JFSA and other Regulatory authorities	Amount agreed with JFSA and other Regulatory authorities	Amount agreed with JFSA and other Regulatory authorities
34a Type of subordination	Contractual	Contractual	Contractual	Contractual
Position in subordination hierarchy in liquidation (specify instrument type				
35 immediately senior to instrument in the insolvency creditor hierarchy of the legal	Subordinated	Subordinated	Subordinated	Subordinated
	Suborumated			ı
entity concerned)  36 Non-compliant transitioned features	No	No	No	No

	MUBK B3T2-1	MUBK B3T2-3	MUBK B3T2-5	MUBK B3T2-8
1 Issuer	MUFG Bank	MUFG Bank	MUFG Bank	MUFG Bank
2 Unique identifier (ISIN)	_	_	_	_
3 Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	Japan Law
Means by which enforceability requirement of Section 13 of the TLAC Term		7,1		
Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules by 2022/3/30	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5 Post-transitional Basel III rules from 2022/3/31	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
6 Eligible at solo/group/group and solo	MUFG Bank	MUFG Bank	MUFG Bank	MUFG Bank
7 Instrument type	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group			
8 Amount recognised in regulatory capital				1
Consolidated	JPY 19.8 billion	JPY 20.7 billion	JPY 15.0 billion	JPY 30.2 billion
Non-consolidated	JPY 19.8 billion	JPY 20.7 billion	JPY 15.0 billion	JPY 30.2 billion
9 Par value of instrument	JPY 40.0 billion	JPY 30.0 billion	JPY 15.0 billion	JPY 35.0 billion
10 Accounting classification	J2 1 10.0 DIMOIT	J. 1 00.0 DIMOII	J. I TOTO DIMON	J2 1 00.0 DIMOIT
Consolidated	Liability - amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
Non-consolidated	Liability – amortised cost			
11 Original date of issuance	2014/6/26	2015/6/18	2015/6/18	2016/4/28
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	2024/6/26	2025/6/18	2030/6/18	2026/4/28
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date and redemption amount	_	<del>-</del>	<del>-</del>	<del>-</del>
Contingent call dates and redemption amount	Tax event or Regulatory event at par			
16 Subsequent call dates, if applicable	_	_	_	_
Coupons / dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 Coupon rate and any related index	*	*	*	*
19 Existence of a dividend stopper	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step-up or other incentive to redeem	No	No	No	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)	_	_	_	_
25 If convertible, fully or partially	_	_	_	_
26 If convertible, conversion rate	_	_	_	_
27 If convertible, mandatory or optional conversion	_	_	_	_
28 If convertible, specify instrument type convertible into	_	_	_	_
29 If convertible, specify issuer of instrument it converts into	_	_	_	_
30 Writedown feature	Yes	Yes	Yes	Yes
31 If writedown, writedown trigger(s)	Non-viability event : Specified item 2 measures, etc.	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 writedown, full or partial	Full	Full	Full	Full
33 If writedown, permanent or temporary	Permament	Permament	Permament	Permament
34 If temporary write-own, description of writeup mechanism	-	–	-	–
34a Type of subordination	Combinative 1	Contractual	Combractural	Combractural
	Contractual	Contractual	Contractual	Contractual
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Other internal TLAC	Other internal TLAC	Other internal TLAC	Other internal TLAC
36 Non-compliant transitioned features	No	No	No	No
37 If yes, specify non-compliant features	_	_		

	MUBK B3T2-9	MUBK B3T2-11	MUBK B3T2-12	MUBK B3T2-13
1 Issuer	MUFG Bank	MUFG Bank	MUFG Bank	MUFG Bank
2 Unique identifier (ISIN)	_	_	_	_
3 Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	Japan Law
Means by which enforceability requirement of Section 13 of the TLAC Term		7,7		
Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules by 2022/3/30	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5 Post-transitional Basel III rules from 2022/3/31	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	-	•	-	*
6 Eligible at solo/group/group and solo	MUFG Bank	MUFG Bank	MUFG Bank	MUFG Bank
7 Instrument type	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group			
8 Amount recognised in regulatory capital				
Consolidated	JPY 97.0 billion	JPY 29.3 billion	JPY 34.0 billion	JPY 69.0 billion
Non-consolidated	JPY 97.0 billion	JPY 29.3 billion	JPY 34.0 billion	JPY 69.0 billion
9 Par value of instrument	JPY 106.0 billion	JPY 31.0 billion	JPY 34.0 billion	JPY 69.0 billion
10 Accounting classification				
Consolidated	Liability – amortised cost			
Non-consolidated	Liability – amortised cost			
11 Original date of issuance	2016/7/29	2016/9/23	2017/3/2	2017/3/2
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	2026/7/29	2026/9/24	2027/7/26	2027/7/26
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date and redemption amount	_	_	_	2022/7/26 at par
Contingent call dates and redemption amount	Tax event or Regulatory event at par			
16 Subsequent call dates, if applicable	_	_	_	_
Coupons / dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 Coupon rate and any related index	*	*	*	*
19 Existence of a dividend stopper	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step-up or other incentive to redeem	No	No	No	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
	Non-conventible	Non-conventible	Non-conventible	Non-conventible
<ul> <li>24 If convertible, conversion trigger(s)</li> <li>25 If convertible, fully or partially</li> </ul>		_	_	<del>-</del>
26 If convertible, rully or partially 26 If convertible, conversion rate		_	_	<del>-</del>
27 If convertible, conversion rate  27 If convertible, mandatory or optional conversion		_	_	<del>-</del>
, 1		_	_	_
28 If convertible, specify instrument type convertible into	_	<del>-</del>	<del>-</del>	_
29 If convertible, specify issuer of instrument it converts into				
30 Writedown feature	Yes	Yes	Yes	Yes
31 If writedown, writedown trigger(s)	Non-viability event : Specified item 2 measures, etc.			
32 If writedown, full or partial	Full	Full	Full	Full
33 If writedown, permanent or temporary	Permament	Permament	Permament	Permament
34 If temporary write-own, description of writeup mechanism	_	_	_	_
34a Type of subordination	Contractual	Contractual	Contractual	Contractual
Position in subordination hierarchy in liquidation (specify instrument type	Contractant	Conductuui	Conductuui	Commentum
immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Other internal TLAC	Other internal TLAC	Other internal TLAC	Other internal TLAC
36 Non-compliant transitioned features	No	No	No	No
37 If yes, specify non-compliant features	•			

	MUBK B3T2-14	MUBK B3T2-15	MUBK B3T2-16	MUBK B3T2-17
1 Issuer	MUFG Bank	MUFG Bank	MUFG Bank	MUFG Bank
2 Unique identifier (ISIN)	_	_	_	_
3 Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	Japan Law
Means by which enforceability requirement of Section 13 of the TLAC Term				
3a Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules by 2022/3/30	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5 Post-transitional Basel III rules from 2022/3/31	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
6 Eligible at solo/group/group and solo	MUFG Bank	MUFG Bank	MUFG Bank	MUFG Bank
7 Instrument type	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group			
8 Amount recognised in regulatory capital				
Consolidated	JPY 23.0 billion	JPY 50.0 billion	JPY 53.0 billion	JPY 206.0 billion
Non-consolidated	JPY 23.0 billion	JPY 50.0 billion	JPY 53.0 billion	JPY 206.0 billion
9 Par value of instrument	JPY 23.0 billion	JPY 50.0 billion	JPY 53.0 billion	JPY 206.0 billion
10 Accounting classification				-
Consolidated	Liability - amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
Non-consolidated	Liability – amortised cost			
11 Original date of issuance	2017/8/1	2017/8/28	2017/9/15	2017/9/15
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	2027/8/2	2027/8/27	2028/1/12	2028/1/12
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date and redemption amount				2023/1/12 at par
Contingent call dates and redemption amount	Tax event or Regulatory event at par			
16 Subsequent call dates, if applicable	–	–	—	–
Coupons / dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 Coupon rate and any related index	*	*	*	*
19 Existence of a dividend stopper	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step-up or other incentive to redeem	No	No	No	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)	_	_	_	_
25 If convertible, fully or partially	_	_	_	_
26 If convertible, conversion rate	_	_	_	_
27 If convertible, mandatory or optional conversion	_	_	_	_
28 If convertible, specify instrument type convertible into	_	_	_	_
29 If convertible, specify issuer of instrument it converts into	_	_	_	_
30 Writedown feature	Yes	Yes	Yes	Yes
31 If writedown, writedown trigger(s)	Non-viability event : Specified item 2 measures, etc.	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 writedown, full or partial	Full	Full	Full	Full
33 If writedown, permanent or temporary	Permament	Permament	Permament	Permament
34 If temporary write-own, description of writeup mechanism	-	-	-	-
34a Type of subordination	Contractual	Contractual	Contractual	Contractual
Position in subordination lierarchy in liquidation (specify instrument type	Contractual	Contractual	Contractual	Contractual
35 immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Other internal TLAC	Other internal TLAC	Other internal TLAC	Other internal TLAC
36 Non-compliant transitioned features	No	No	No	No
37 If yes, specify non-compliant features	_	_	_	_

	MUBK B3T2-18	MUBK B3T2-19	MUBK B3T2-20	MUBK B3T2-21
1 Issuer	MUFG Bank	MUFG Bank	MUFG Bank	MUFG Bank
2 Unique identifier (ISIN)	_	_	_	_
3 Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	Japan Law
Means by which enforceability requirement of Section 13 of the TLAC Term				
Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules by 2022/3/30	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5 Post-transitional Basel III rules from 2022/3/31	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
6 Eligible at solo/group/group and solo	MUFG Bank	MUFG Bank	MUFG Bank	MUFG Bank
7 Instrument type	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group			
8 Amount recognised in regulatory capital				<u> </u>
Consolidated	JPY 51.0 billion	JPY 40.0 billion	JPY 60.0 billion	JPY 10.0 billion
Non-consolidated	JPY 51.0 billion	JPY 40.0 billion	JPY 60.0 billion	JPY 10.0 billion
9 Par value of instrument	JPY 51.0 billion	JPY 40.0 billion	JPY 60.0 billion	JPY 10.0 billion
10 Accounting classification	y - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	y 2	,	,
Consolidated	Liability – amortised cost			
Non-consolidated	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability - amortised cost
11 Original date of issuance	2017/12/8	2018/5/31	2018/5/31	2018/6/11
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	2027/12/8	2028/5/31	2028/5/31	2028/6/9
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date and redemption amount	_	_	2023/5/31 at par	_
Contingent call dates and redemption amount	Tax event or Regulatory event at par			
16 Subsequent call dates, if applicable	_	1	Each interest payment date after the first call date	
Coupons / dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed to floating	Fixed
18 Coupon rate and any related index	*	*	*	*
19 Existence of a dividend stopper	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step-up or other incentive to redeem	No	No	No	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)	_	_	_	_
25 If convertible, fully or partially	_		_	ŀ
26 If convertible, conversion rate	_	_	_	_
27 If convertible, mandatory or optional conversion	_	_	_	_
28 If convertible, specify instrument type convertible into	_	<u> </u>	_	<del>-</del>
29 If convertible, specify issuer of instrument it converts into	_	_	_	<u> </u>
30 Writedown feature	Yes	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.	Non-viability event : Specified item 2 measures, etc.
32 If writedown, full or partial	Full	Full	Full	Full
33 If writedown, permanent or temporary	Permament	Permament	Permament	Permament
34 If temporary write-own, description of writeup mechanism	_	<del>-</del>	_	_
34a Type of subordination	Contractual	Contractual	Contractual	Contractual
Position in subordination hierarchy in liquidation (specify instrument type	Contractual	Contractual	Contractual	Contractual
35 immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Other internal TLAC	Other internal TLAC	Other internal TLAC	Other internal TLAC
36 Non-compliant transitioned features	No	No	No	No
37 If yes, specify non-compliant features		_	_	

	MUBK B3T2-22	MUBK B3T2-23	MUBK B3T2-24	MUBK B3T2-25
1 Issuer	MUFG Bank	MUFG Bank	MUFG Bank	MUFG Bank
2 Unique identifier (ISIN)	_	_	-	
3 Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	Japan Law
Means by which enforceability requirement of Section 13 of the TLAC Term				
Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules by 2022/3/30	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5 Post-transitional Basel III rules from 2022/3/31	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
	-	•	•	•
6 Eligible at solo/group/group and solo	MUFG Bank	MUFG Bank	MUFG Bank	MUFG Bank
7 Instrument type	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group			
8 Amount recognised in regulatory capital			,	
Consolidated	JPY 10.0 billion	JPY 28.0 billion	JPY 26.0 billion	JPY 93.0 billion
Non-consolidated	JPY 10.0 billion	JPY 28.0 billion	JPY 26.0 billion	JPY 93.0 billion
9 Par value of instrument	JPY 10.0 billion	JPY 28.0 billion	JPY 26.0 billion	JPY 93.0 billion
10 Accounting classification	JI I 10.0 DIMON	JI I Zo.o Dillion	Ji i zo.o billion	JI I 70.0 DIMOIT
10 Accounting classification				
Consolidated	Liability – amortised cost			
Non-consolidated	Liability – amortised cost	Liability – amortised cost	Liability - amortised cost	Liability - amortised cost
11 Original date of issuance	2018/8/13	2018/11/5	2019/9/20	2019/9/20
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	2028/8/10	2028/11/2	2030/1/15	2030/1/15
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date and redemption amount	_	_	_	2025/1/15 at par
Contingent call dates and redemption amount	Tax event or Regulatory event at par			
16 Subsequent call dates, if applicable	_	_	_	_
Coupons / dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 Coupon rate and any related index	*	*	*	*
19 Existence of a dividend stopper	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step-up or other incentive to redeem	No	No	No	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)	_	_	_	_
25 If convertible, fully or partially		_	_	<u> </u>
26 If convertible, conversion rate				<u></u>
27 If convertible, mandatory or optional conversion				<u> </u>
28 If convertible, specify instrument type convertible into			<u> </u>	<u> </u>
29 If convertible, specify instrument it converts into			<u> </u>	
30 Writedown feature	Yes	Yes	Yes	Yes
30 Willedowii leature	Yes Non-viability event :	Yes Non-viability event :	Yes Non-viability event :	Yes Non-viability event :
31 If writedown, writedown trigger(s)	Specified item 2 measures, etc.			
32 If writedown, full or partial	Full	Full	Full	Full
33 If writedown, permanent or temporary	Permament	Permament	Permament	Permament
34 If temporary write-own, description of writeup mechanism	_	_	-	-
34a Type of subordination	Contractual	Contractual	Contractual	Contractual
Position in subordination hierarchy in liquidation (specify instrument type	Contractual	Contractual	Contractual	Contractual
immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Other internal TLAC	Other internal TLAC	Other internal TLAC	Other internal TLAC
36 Non-compliant transitioned features	No	No	No	No
37 If yes, specify non-compliant features	†	İ		

	MUBK B3T2-26	MUBK B3T2-27	MUBK B3T2-28	MUBK B3T2-29
1 Issuer	MUFG Bank	MUFG Bank	MUFG Bank	MUFG Bank
2 Unique identifier (ISIN)	_	_	-	_
3 Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	Japan Law
Means by which enforceability requirement of Section 13 of the TLAC Term				
Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules by 2022/3/30	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5 Post-transitional Basel III rules from 2022/3/31	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
6 Eligible at solo/group/group and solo	MUFG Bank	MUFG Bank	MUFG Bank	MUFG Bank
7 Instrument type	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group			
8 Amount recognised in regulatory capital				
Consolidated	JPY 22.0 billion	JPY 28.0 billion	JPY 28.0 billion	JPY 23.0 billion
Non-consolidated	JPY 22.0 billion	JPY 28.0 billion	JPY 28.0 billion	JPY 23.0 billion
9 Par value of instrument	JPY 22.0 billion	JPY 28.0 billion	JPY 28.0 billion	IPY 23.0 billion
10 Accounting classification	JI I ZZ.O DIMOR	JI I Zolo Ellifoli	JI I 20.0 DIMOR	JI I 20.0 Elineit
10 Accounting classification				
Consolidated	Liability – amortised cost	Liability – amortised cost	Liability - amortised cost	Liability – amortised cost
Non-consolidated	Liability - amortised cost	Liability – amortised cost	Liability – amortised cost	Liability - amortised cost
11 Original date of issuance	2019/12/12	2019/12/12	2020/5/29	2020/5/29
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	2029/12/12	2029/12/12	2030/5/29	2030/5/29
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date and redemption amount	_	2024/12/12 at par	ı	2025/5/29 at par
Contingent call dates and redemption amount	Tax event or Regulatory event at par			
16 Subsequent call dates, if applicable	_	Each interest payment date after the first call date	_	Each interest payment date after the firs call date
Coupons / dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed to floating	Fixed	Fixed to floating
18 Coupon rate and any related index	*	*	*	*
19 Existence of a dividend stopper	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step-up or other incentive to redeem	No	No	No	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)	_	_	-	_
25 If convertible, fully or partially	_	_	-	_
26 If convertible, conversion rate	_	_	1	_
27 If convertible, mandatory or optional conversion	_	_		_
28 If convertible, specify instrument type convertible into	_	_	1	_
29 If convertible, specify issuer of instrument it converts into	_	_	_	_
30 Writedown feature	Yes	Yes	Yes	Yes
	Non-viability event :	Non-viability event :	Non-viability event :	Non-viability event :
31 If writedown, writedown trigger(s)	Specified item 2 measures, etc.			
32 If writedown, full or partial	Full	Full	Full	Full
33 If writedown, permanent or temporary	Permament	Permament	Permament	Permament
34 If temporary write-own, description of writeup mechanism	_	_	_	_
34a Type of subordination	Contractual	Contractual	Contractual	Contractual
Position in subordination hierarchy in liquidation (specify instrument type	Contractual	Contractual	Contractual	Contractual
immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Other internal TLAC	Other internal TLAC	Other internal TLAC	Other internal TLAC
36 Non-compliant transitioned features	No	No	No	No
37 If yes, specify non-compliant features		+		

	MUBK B3T2-30	MUBK B3T2-31	MUBK B3T2-32	MUBK B3T2-33
1 Issuer	MUFG Bank	MUFG Bank	MUFG Bank	MUFG Bank
2 Unique identifier (ISIN)	_	_	_	
3 Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	Japan Law
Means by which enforceability requirement of Section 13 of the TLAC Term				
Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules by 2022/3/30	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5 Post-transitional Basel III rules from 2022/3/31	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
6 Eligible at solo/group/group and solo	MUFG Bank	MUFG Bank	MUFG Bank	MUFG Bank
7 Instrument type	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group			
8 Amount recognised in regulatory capital				•
Consolidated	JPY 54.0 billion	JPY 96.0 billion	JPY 15.0 billion	JPY 98.0 billion
Non-consolidated	JPY 54.0 billion	JPY 96.0 billion	JPY 15.0 billion	JPY 98.0 billion
9 Par value of instrument	JPY 54.0 billion	JPY 96.0 billion	JPY 15.0 billion	JPY 98.0 billion
10 Accounting classification	JI I o no cimien	ji i vele cimer	ji i ioto cimen	JI I Solo Dillion
Consolidated	Liability – amortised cost	Liability - amortised cost	Liability – amortised cost	Liability – amortised cost
Non-consolidated	Liability – amortised cost	Liability - amortised cost	Liability – amortised cost	Liability – amortised cost
11 Original date of issuance	2020/9/30	2020/9/30	2021/6/1	2021/7/30
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	2031/1/31	2031/1/31	2031/5/30	2031/7/30
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date and redemption amount	_	2026/1/31 at par	2026/6/1 at par	2026/7/30 at par
Contingent call dates and redemption amount	Tax event or Regulatory event at par			
16 Subsequent call dates, if applicable	_	_	Each interest payment date after the first call date	_
Coupons / dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed to floating	Fixed
18 Coupon rate and any related index	*	*	*	*
19 Existence of a dividend stopper	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step-up or other incentive to redeem	No	No	No	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)	_	_	_	_
25 If convertible, fully or partially	_	_	_	
26 If convertible, conversion rate	_	_	_	_
27 If convertible, mandatory or optional conversion	_	_	_	_
28 If convertible, specify instrument type convertible into	_	_	_	_
29 If convertible, specify issuer of instrument it converts into	_	_	_	_
30 Writedown feature	Yes	Yes	Yes	Yes
	Non-viability event :	Non-viability event :	Non-viability event :	Non-viability event :
31 If writedown, writedown trigger(s)	Specified item 2 measures, etc.			
32 If writedown, full or partial	Full	Full	Full	Full
33 If writedown, permanent or temporary	Permament	Permament	Permament	Permament
34 If temporary write-own, description of writeup mechanism	_	_	_	_
34a Type of subordination	Contractual	Contractual	Contractual	Contractual
Position in subordination hierarchy in liquidation (specify instrument type	Contractual	Contractual	Contractual	Comactual
35 immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Other internal TLAC	Other internal TLAC	Other internal TLAC	Other internal TLAC
36 Non-compliant transitioned features	No	No	No	No
37 If yes, specify non-compliant features				

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

Weighted-average of interest rates	0.977% (round to three decimal places)
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