| | MUFG T1-1 | MUFG T1-2 | MUFG B3AT1-B-2 | MUFG B3AT1-B-3 |
|--|--------------------------------|---|---|---|
| 1 Issuer | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Morgan Stanley Securities, ACOM, Mitsubishi UFI NICOS, etc. | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group |
| 2 Unique identifier (ISIN) | TSE code : 8306 | _ | JP390290AFA8 | JP390290BG37 |
| 3 Governing law(s) of the instrument | Japan Law | Japan Law, etc | 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 | 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 | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group, MUFG Bank, Mitsubishi UFJ Trust & Banking | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group |
| 7 Instrument type | Common stock | Common stock, etc. | Perpetual Subordinated Bonds | Perpetual Subordinated Bonds |
| 8 Amount recognised in regulatory capital | | | | |
| Consolidated | JPY 13,643.2 billion | JPY 478.5 billion | JPY 150.0 billion | JPY 300.0 billion |
| Non-consolidated | _ | _ | _ | _ |
| 9 Par value of instrument | _ | _ | JPY 150.0 billion | JPY 300.0 billion |
| 10 Accounting classification | | | | |
| Consolidated | Shareholders' equity | Non-controlling interest in consolidated subsidiary | Liability - amortised cost | Liability - amortised cost |
| Non-consolidated | — | — | — | — |
| 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 | _ | — | Tax event or Regulatory event at par | 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 |
| Coupons / dividends | | | | |
| 17 Fixed or floating dividend/coupon | _ | _ | Fixed to floating | Fixed to floating |
| 18 Coupon rate and any related index | _ | _ | 2.50% | 1.94% |
| 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 |
| 24 If convertible, conversion trigger(s) | _ | _ | _ | _ |
| 25 If convertible, fully or partially26 If convertible, conversion rate | _ | _ | | |
| 26 If convertible, conversion rate27 If convertible, mandatory or optional conversion | | | | |
| 28 If convertible, specify instrument type convertible into | | | | |
| 29 If convertible, specify instrument if convertible into | | | | _ |
| 30 Writedown feature | No | No | Yes | Yes |
| 31 If writedown, writedown trigger(s) | _ | | MUFG's consolidated CET1 capital 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 35 immediately senior to instrument in the insolvency creditor hierarchy of the legal | Perpetual subordinated | Preferred stock, etc. | Subordinated | Subordinated |
| entity concerned) | - | | | |
| 36 Non-compliant transitioned features | No | No | No | No |
| 37 If yes, specify non-compliant features | — | _ | | — |

| Issuer Unique identifier (ISIN) Governing law(s) of the instru- | | Mitsubishi UFJ Financial Group | MUFG B3AT1-B-5 Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group |
|---|---|--|--|--|---|
| 3 Governing law(s) of the instru | | ID200200ACA(| | | |
| Ŭ | | JP390290AGA6 | JP390290BGA4 | JP390290AHA4 | JP390290BHA2 |
| Manna 1 | ument | Japan Law | Japan Law | Japan Law | Japan Law |
| | ty requirement of Section 13 of the TLAC Term Sheet 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 ru | ules from 2022/3/31 | Additional Tier 1 capital |
| 6 Eligible at solo/group/group | up and solo | Mitsubishi UFJ Financial Group |
| 7 Instrument type | | Perpetual Subordinated Bonds | Perpetual Subordinated Bonds | Perpetual Subordinated Bonds | Perpetual Subordinated Bonds |
| 8 Amount recognised in regula | tory capital | | | | |
| Consolidated | | JPY 250.0 billion | JPY 150.0 billion | JPY 170.0 billion | JPY 150.0 billion |
| Non-consolidated | | — | _ | _ | _ |
| 9 Par value of instrument | | JPY 250.0 billion | JPY 150.0 billion | JPY 170.0 billion | JPY 150.0 billion |
| 10 Accounting classification | | | | | |
| Consolidated | | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost | Liability – amortised cost |
| Non-consolidated | | _ | _ | _ | |
| 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 sup | pervisory approval | Yes | Yes | Yes | Yes |
| 15 Optional call date and reder | <u>^</u> | 2022/1/15 at par | 2027/7/15 at par | 2023/1/15 at par | 2028/7/15 at par |
| Contingent call dates and r | redemption amount | Tax event or Regulatory event at par |
| 16 Subsequent call dates, if ap | pplicable | 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 first 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 relate | | 1.14% | 1.40% | 1.12% | 1.34% |
| 19 Existence of a dividend stop | | Yes | Yes | Yes | Yes |
| | ly discretionary or mandatory | Fully discretionary | Fully discretionary | Fully discretionary | Fully discretionary |
| 21 Existence of step-up or othe | | No | No | No | No |
| 22 Non-cumulative or cumula | | 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 th25 If convertible, fully or parti | | | | | |
| 25 If convertible, fully or parti26 If convertible, conversion ratio | | | | | |
| 27 If convertible, conversion a | | | | | |
| | ument type convertible into | _ | | | |
| | er of instrument it converts into | _ | _ | _ | - |
| 30 Writedown feature | | Yes | Yes | Yes | Yes |
| 31 If writedown, writedown tr | rigger(s) | MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. | MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. | MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. | MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. |
| 32 If writedown, full or partial | 1 | Full or Partial | Full or Partial | Full or Partial | Full or Partial |
| 33 If writedown, permanent o | | Temporary or Permanent | Temporary or Permanent | Temporary or Permanent | Temporary or Permanent |
| | escription of writeup mechanism | Amount agreed with JFSA and other Regulatory authorities |
| 34a Type of subordination | | Contractual | Contractual | Contractual | Contractual |
| | rarchy in liquidation (specify instrument type | Subordinated | Subordinated | Subordinated | Subordinated |
| 35 immediately senior to instrum | here in the insolvency creation merarchy of the legal | | | | |
| | | No | No | No | No |

| | MUFG B3AT1-B-8 | MUFG B3AT1-B-9 | MUFG B3AT1-B-10 | MUFG B3AT1-B-11 |
|--|--|--|--|--|
| 1 Issuer | Mitsubishi UFJ Financial Group |
| 2 Unique identifier (ISIN) | JP390290BJC4 | JP390290CJC2 | JP390290AKA8 | JP390290BKA6 |
| 3 Governing law(s) of the instrument | Japan Law | 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 |
| 5 Post-transitional Basel III rules from 2022/3/31 | Additional Tier 1 capital |
| 6 Eligible at solo/group/group and solo | Mitsubishi UFJ Financial Group |
| 7 Instrument type | Perpetual Subordinated Bonds | Perpetual Subordinated Bonds | Perpetual Subordinated Bonds | Perpetual Subordinated Bonds |
| 8 Amount recognised in regulatory capital | | | | |
| Consolidated | JPY 60.0 billion | JPY 95.0 billion | JPY 157.0 billion | JPY 116.0 billion |
| Non-consolidated | | _ | _ | _ |
| 9 Par value of instrument | JPY 60.0 billion | JPY 95.0 billion | JPY 157.0 billion | JPY 116.0 billion |
| 10 Accounting classification | | | | |
| Consolidated | Liability - amortised cost |
| Non-consolidated | — | — | — | — |
| 11 Original date of issuance | 2018/12/18 | 2018/12/18 | 2019/10/16 | 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 | 2029/1/15 at par | 2025/1/15 at par | 2030/1/15 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 first 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 | 1.03% | 1.23% | 0.82% | 1.00% |
| 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 redeem22 Non-cumulative or cumulative | No Non-cumulative | No Non-cumulative | No Non-cumulative | No 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) | MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. | MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. | MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. | MUFG'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 |
| 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 |
| 37 If yes, specify non-compliant features | _ | _ | _ | _ |

| | | MUFG B3AT1-B-12 | MUFG B3AT1-B-13 | MUFG B3AT1-L-1 | MUFG B3AT1-L-2 |
|---|---|---|--|--|---|
| 1 | Issuer | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group |
| 2 | Unique identifier (ISIN) | JP390290ALA6 | JP390290BLA4 | _ | _ |
| 3 | Governing law(s) of the instrument | Japan Law | 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 | 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 | Additional Tier 1 capital |
| 6 | Eligible at solo/group/group and solo | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group |
| 7 | Instrument type | Perpetual Subordinated Bonds | Perpetual Subordinated Bonds | Perpetual Subordinated Loan | Perpetual Subordinated Loan |
| 8 | Amount recognised in regulatory capital | | | | |
| | Consolidated | JPY 23.0 billion | JPY 37.0 billion | JPY 45.0 billion | JPY 16.0 billion |
| | Non-consolidated | — | — | — | — |
| | Par value of instrument | JPY 23.0 billion | JPY 37.0 billion | JPY 45.0 billion | JPY 16.0 billion |
| 10 | Accounting classification | | | | |
| | Consolidated | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost |
| | Non-consolidated | _ | — | _ | _ |
| 11 | Original date of issuance | 2020/10/19 | 2020/10/19 | 2018/10/19 | 2019/10/28 |
| 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 | 2026/1/15 at par | 2031/1/15 at par | 2024/1/15 at par | 2025/1/15 at par |
| | Contingent call dates and redemption amount | Tax event or Regulatory event at par | Tax event or Regulatory event at par | Tax event or Regulatory event at par | 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 first 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 | 0.851% | 1.038% | * | * |
| 19 | Existence of a dividend stopper | Yes | Yes | Yes | Yes |
| 20 | Fully discretionary, partially discretionary or mandatory | Fully discretionary No | Fully discretionary No | Fully discretionary No | Fully discretionary No |
| 21 22 | Existence of step-up or other incentive to redeem Non-cumulative or cumulative | No Non-cumulative | No Non-cumulative | No Non-cumulative | No Non-cumulative |
| 22 | | Non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 23 | If convertible, conversion trigger(s) | _ | | | _ |
| 25 | If convertible, fully or partially | | | | |
| 26 | If convertible, conversion rate | | _ | | _ |
| 27 | Il convertible, conversion rate | — | — | — | |
| | If convertible, conversion rate If convertible, mandatory or optional conversion | | | | _ |
| 28 | If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into | | | | _ |
| 28 29 | If convertible, mandatory or optional conversion | — | — | — | |
| 29 | If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into | Yes | Yes | Yes | _ _ Yes |
| 29 | If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into | Yes | | Yes | _ Yes |
| 29 30 | If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial | – – – Yes MUFG's consolidated CET1 capital ratio | — — — Yes MUFG's consolidated CET1 capital ratio | — — — Yes MUFG's consolidated CET1 capital ratio | — — Yes MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial |
| 29 30 31 | If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) | – – Yes MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent | — — — Yes MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent | — — — Yes MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent | — — Yes MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent |
| 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) If writedown, full or partial | - - Yes MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other | | | - Yes MUFG'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 | 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 MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent | — — — Yes MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent | — — — Yes MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent | — — Yes MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent |
| 29 30 31 32 33 34 34a | 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 senior to instrument in the insolvency creditor hierarchy of the legal | - - Yes MUFG'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 MUFG'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 30 31 32 33 34 34a 35 | If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type | Yes MUFG'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 MUFG'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 B3AT1-L-3 | MUFG B3AT1-L-4 | MUFG B3AT1-L-5 | MUFG B3T2-B-1 |
|-----------|--|--|--|--|--|
| 1] | Issuer | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group |
| 2 1 | Unique identifier (ISIN) | _ | _ | _ | JP390290AE63 |
| | 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 | Additional Tier 1 capital | Additional Tier 1 capital | Tier 2 capital |
| 5 | Post-transitional Basel III rules from 2022/3/31 | Additional Tier 1 capital | Additional Tier 1 capital | Additional Tier 1 capital | Tier 2 capital |
| 6 | Eligible at solo/group/group and solo | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group |
| 7 | Instrument type | Perpetual Subordinated Loan | Perpetual Subordinated Loan | Perpetual Subordinated Loan | Subordinated Bonds |
| 8 4 | Amount recognised in regulatory capital | | | | |
| | Consolidated | JPY 5.0 billion | JPY 8.0 billion | JPY 12.0 billion | JPY 27.8 billion |
| | Non-consolidated | _ | _ | — | — |
| | Par value of instrument | JPY 5.0 billion | JPY 8.0 billion | JPY 12.0 billion | JPY 40.0 billion |
| 10 | Accounting classification | | | | |
| | Consolidated | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost |
| | Non-consolidated | — | — | — | — |
| 11 (| Original date of issuance | 2019/10/28 | 2020/10/30 | 2020/10/30 | 2014/6/26 |
| 12 I | Perpetual or dated | Perpetual | Perpetual | Perpetual | Dated |
| 13 | Original maturity date | No maturity | No maturity | No maturity | 2024/6/26 |
| 14 l | Issuer call subject to prior supervisory approval | Yes | Yes | Yes | Yes |
| 15 | Optional call date and redemption amount | 2030/1/15 at par | 2026/1/15 at par | 2031/1/15 at par | |
| | Contingent call dates and redemption amount | Tax event or Regulatory event at par | Tax event or Regulatory event at par | Tax event or Regulatory event at par | 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 | - |
| (| Coupons / dividends | | | | |
| 17 | Fixed or floating dividend/coupon | Fixed to floating | Fixed to floating | Fixed to floating | Fixed |
| 18 | Coupon rate and any related index | * | * | * | 0.940% |
| 19 | Existence of a dividend stopper | Yes | Yes | Yes | No |
| 20 | Fully discretionary, partially discretionary or mandatory | Fully discretionary | Fully discretionary | Fully discretionary | 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 |
| | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 25 | If convertible, conversion trigger(s) If convertible, fully or partially | — | — | _ | |
| 25 26 | If convertible, fully or partially If convertible, conversion rate | _ | | | _ |
| 20 | If convertible, mandatory or optional conversion | | | | |
| 28 | If convertible, specify instrument type convertible into | _ | _ | _ | |
| 29 | If convertible, specify issuer of instrument it converts into | _ | _ | _ | _ |
| | Writedown feature | Yes | Yes | Yes | Yes |
| 31 | If writedown, writedown trigger(s) | MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. | MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. | MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. | Non-viability event : Specified item 2 measures |
| 32 | If writedown, full or partial | Full or Partial | Full or Partial | Full or Partial | Full |
| 33 | If writedown, permanent or temporary | Temporary or Permanent | Temporary or Permanent | Temporary or Permanent | Permament |
| 34 | If temporary write-own, description of writeup mechanism | Amount agreed with JFSA and other Regulatory authorities | Amount agreed with JFSA and other Regulatory authorities | Amount agreed with JFSA and other Regulatory authorities | _ |
| 34a 🛛 | Type of subordination | Contractual | Contractual | Contractual | Contractual |
|] 35 i | 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 | Other external TLAC |
| | Non-compliant transitioned features | No | No | No | No |
| | If yes, specify non-compliant features | | | | 1NU |
| 27 1 | t was anogity non compliant tootures | _ | _ | = | |

| | | MUFG B3T2-B-3 | MUFG B3T2-B-5 | MUFG B3T2-B-7 | MUFG B3T2-B-9 |
|-----------------------------------|---|--|--|--|---|
| 1 | Issuer | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group |
| 2 | Unique identifier (ISIN) | JP390290AF39 | JP390290AF62 | JP390290CF60 | JP390290AG38 |
| 3 | Governing law(s) of the instrument | Japan Law | 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 | 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 | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group |
| 7 | Instrument type | Subordinated Bonds | Subordinated Bonds | Subordinated Bonds | Subordinated Bonds |
| 8 | Amount recognised in regulatory capital | | | | |
| | Consolidated | JPY 19.2 billion | JPY 26.7 billion | JPY 15.0 billion | JPY 200.0 billion |
| | Non-consolidated | | _ | _ | _ |
| | Par value of instrument | JPY 23.0 billion | JPY 30.0 billion | JPY 15.0 billion | JPY 200.0 billion |
| 10 | Accounting classification | | | | |
| | Consolidated | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost |
| | Non-consolidated | — | — | — | — |
| 11 | Original date of issuance | 2015/3/5 | 2015/6/18 | 2015/6/18 | 2016/3/14 |
| 12 | Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 | Original maturity date | 2025/3/5 | 2025/6/18 | 2030/6/18 | 2026/7/13 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes | Yes |
| 15 | Optional call date and redemption amount | _ | _ | | 2021/7/13 at par |
| | Contingent call dates and redemption amount | Tax event or Regulatory event at par | Tax event or Regulatory event at par | Tax event or Regulatory event at par | 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 | 0.724% | 0.972% | 1.393% | 0.350% |
| 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 Non-cumulative or cumulative | No | No | No | No Non-cumulative |
| 22 | | Non-cumulative Non-convertible | Non-cumulative Non-convertible | Non-cumulative Non-convertible | Non-convertible |
| 23 24 | If convertible, conversion trigger(s) | | | | |
| 24 | 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 | Yes | Yes |
| 30 31 | | | | | Yes Non-viability event : Specified item 2 measures |
| | Writedown feature | Yes Non-viability event : | Yes Non-viability event : | Yes Non-viability event : | Non-viability event : |
| 31 | Writedown feature If writedown, writedown trigger(s) | Yes Non-viability event : Specified item 2 measures | Yes Non-viability event : Specified item 2 measures | Yes Non-viability event : Specified item 2 measures | Non-viability event : Specified item 2 measures |
| 31 32 | Writedown feature If writedown, writedown trigger(s) If writedown, full or partial | Yes Non-viability event : Specified item 2 measures Full | Yes Non-viability event : Specified item 2 measures Full | Yes Non-viability event : Specified item 2 measures Full | Non-viability event : Specified item 2 measures Full |
| 31 32 33 34 | Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary | Yes Non-viability event : Specified item 2 measures Full | Yes Non-viability event : Specified item 2 measures Full | Yes Non-viability event : Specified item 2 measures Full | Non-viability event : Specified item 2 measures Full |
| 31 32 33 34 34a | 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 | Yes Non-viability event : Specified item 2 measures Full Permament — | Yes Non-viability event : Specified item 2 measures Full Permament — | Yes Non-viability event : Specified item 2 measures Full Permament — | Non-viability event : Specified item 2 measures Full Permament — |
| 31 32 33 34 34a 35 | 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 | Yes Non-viability event : Specified item 2 measures Full Permament — Contractual | Yes Non-viability event : Specified item 2 measures Full Permament — Contractual | Yes Non-viability event : Specified item 2 measures Full Permament — Contractual | Non-viability event : Specified item 2 measures Full Permament — Contractual |

| | | MUFG B3T2-B-10 | MUFG B3T2-B-11 | MUFG B3T2-B-12 | MUFG B3T2-B-13 |
|----------|--|--|--|--|--|
| 1 | Issuer | Mitsubishi UFJ Financial Group |
| 2 | Unique identifier (ISIN) | JP390290AG46 | IP390290AG79 | IP390290BG78 | JP390290AH37 |
| 3 | Governing law(s) of the instrument | Japan Law | Japan Law | Japan Law | Japan Law |
| 20 | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet | | | | |
| Ja | 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 | Mitsubishi UFJ Financial Group |
| 7 | Instrument type | Subordinated Bonds | Subordinated Bonds | Subordinated Bonds | Subordinated Bonds |
| 8 | Amount recognised in regulatory capital | | | | |
| | Consolidated | JPY 35.0 billion | JPY 106.0 billion | JPY 114.0 billion | JPY 50.0 billion |
| | Non-consolidated | _ | _ | _ | |
| 9 | Par value of instrument | JPY 35.0 billion | JPY 106.0 billion | JPY 114.0 billion | JPY 50.0 billion |
| 10 | Accounting classification | | | | |
| | Consolidated | Liability - amortised cost |
| | Non-consolidated | _ | _ | _ | _ |
| 11 | Original date of issuance | 2016/4/28 | 2016/7/29 | 2016/7/29 | 2017/3/2 |
| | Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 | Original maturity date | 2026/4/28 | 2026/7/29 | 2026/7/29 | 2027/7/26 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes | Yes |
| 15 | Optional call date and redemption amount | | | 2021/7/29 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 | 0.535% | 0.366% | 0.300% | 0.652% |
| 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 | | Non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | — | — | | — |
| 25 26 | If convertible, fully or partially If convertible, conversion rate | | | | |
| 26 | If convertible, conversion rate If convertible, mandatory or optional conversion | | | | |
| 27 | If convertible, specify instrument type convertible into | | | | |
| 29 | If convertible, specify instrument it convertible into | _ | | _ | |
| 30 | | Yes | Yes | Yes | Yes |
| 31 | If writedown, writedown trigger(s) | Non-viability event : Specified item 2 measures |
| 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 |
| | - jpe of eutorulimuon | Contractual | Contractuut | Contractuut | Contractuur |
| 0 10 | Position in subordination hierarchy in liquidation (specify instrument type | | | | |
| | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) | Other external TLAC | Other external TLAC | Other external TLAC | Other external TLAC |
| 35 | | Other external TLAC No | Other external TLAC No | Other external TLAC No | Other external TLAC No |

| | MUFG B3T2-B-14 | MUFG B3T2-B-15 | MUFG B3T2-B-16 | MUFG B3T2-B-17 |
|--|--|---|--|--|
| 1 Issuer | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group |
| 2 Unique identifier (ISIN) | JP390290BH36 | JP390290AHL1 | JP390290AH94 | JP390290BH93 |
| 3 Governing law(s) of the instrument | Japan Law | 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 | 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 | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group |
| 7 Instrument type | Subordinated Bonds | Subordinated Bonds (for only qualified institutional investors) | Subordinated Bonds | Subordinated Bonds |
| 8 Amount recognised in regulatory capital | | | | |
| Consolidated | JPY 100.0 billion | JPY 50.0 billion | JPY 64.0 billion | JPY 256.0 billion |
| Non-consolidated | _ | _ | _ | _ |
| 9 Par value of instrument | JPY 100.0 billion | JPY 50.0 billion | JPY 64.0 billion | JPY 256.0 billion |
| 10 Accounting classification | | | | |
| Consolidated | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost |
| Non-consolidated | _ | — | — | — |
| 11 Original date of issuance | 2017/3/2 | 2017/8/28 | 2017/9/15 | 2017/9/15 |
| 12 Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 Original maturity date | 2027/7/26 | 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 | 2022/7/26 at par | _ | _ | 2023/1/12 at par |
| Contingent call dates and redemption amount | Tax event or Regulatory event at par | Tax event or Regulatory event at par | Tax event or Regulatory event at par | 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 | 0.500% | * | 0.546% | 0.440% |
| 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 Non-cumulative |
| 22 Non-cumulative or cumulative23 Convertible or non-convertible | Non-cumulative Non-convertible | Non-cumulative Non-convertible | Non-cumulative 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 | Non-viability event : Specified item 2 measures | Non-viability event : Specified item 2 measures | Non-viability event : Specified item 2 measures |
| 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 immediately senior to instrument in the insolvency creditor hierarchy of the legal | Other external TLAC | Other external TLAC | Other external TLAC | Other external TLAC |
| entity concerned) | NT - | NT. | NT | NT - |
| 36 Non-compliant transitioned features | No | No | No | No |
| 37 If yes, specify non-compliant features | — | - | — | _ |

| | | MUFG B3T2-B-18 | MUFG B3T2-B-19 | MUFG B3T2-B-20 | MUFG B3T2-B-21 |
|----------|---|---|--|--|---|
| 1 | Issuer | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group |
| 2 | Unique identifier (ISIN) | JP390290AHQ0 | JP390290AJ50 | JP390290BJ59 | JP390290AJJ1 |
| 3 | Governing law(s) of the instrument | Japan Law | 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 | 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 | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group |
| 7 | Instrument type | Subordinated Bonds (for only qualified institutional investors) | Subordinated Bonds | Subordinated Bonds | Subordinated Bonds (for only qualified institutional investors) |
| 8 | Amount recognised in regulatory capital | | | | |
| | Consolidated | JPY 70.0 billion | JPY 40.0 billion | JPY 60.0 billion | JPY 50.0 billion |
| | Non-consolidated | _ | _ | — | _ |
| 9 | Par value of instrument | JPY 70.0 billion | JPY 40.0 billion | JPY 60.0 billion | JPY 50.0 billion |
| 10 | Accounting classification | | | | |
| | Consolidated | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost |
| | Non-consolidated | _ | _ | — | _ |
| 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 | Tax event or Regulatory event at par | Tax event or Regulatory event at par | 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 | * | 0.535% | 0.370% | * |
| 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 | | Non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | _ | | _ | _ |
| 25 26 | If convertible, fully or partially If convertible, conversion rate | | | | |
| 20 | If convertible, conversion rate | | | | |
| 28 | If convertible, specify instrument type convertible into | | | | |
| 29 | If convertible, specify issuer of instrument it converts into | _ | | _ | _ |
| 30 | | Yes | Yes | Yes | Yes |
| 31 | If writedown, writedown trigger(s) | Non-viability event : Specified item 2 measures | Non-viability event : Specified item 2 measures | Non-viability event : Specified item 2 measures | Non-viability event : Specified item 2 measures |
| 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 | _ | _ | _ | _ |
| 342 | Type of subordination | Contractual | Contractual | Contractual | Contractual |
| 5 10 | Position in subordination hierarchy in liquidation (specify instrument type | Contractuut | Contractuut | Contractual | Contractuur |
| 35 | immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) | Other external TLAC | Other external TLAC | Other external TLAC | Other external TLAC |
| 36 | Non-compliant transitioned features | No | No | No | No |
| - | If yes, specify non-compliant features | | | | |

| | | MUFG B3T2-B-22 | MUFG B3T2-B-23 | MUFG B3T2-B-24 | MUFG B3T2-B-25 |
|----------|---|--|---|--------------------------------------|--------------------------------------|
| 1 | Issuer | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group |
| 2 | Unique identifier (ISIN) | JP390290AJA0 | JP390290AJP8 | JP390290AK99 | JP390290BK98 |
| 3 | Governing law(s) of the instrument | Japan Law | 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 | 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 | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group |
| 7 | Instrument type | Subordinated Bonds | Subordinated Bonds (for only qualified institutional investors) | Subordinated Bonds | Subordinated Bonds |
| 8 | Amount recognised in regulatory capital | | | | |
| | Consolidated | JPY 35.0 billion | JPY 50.0 billion | JPY 44.0 billion | JPY 156.0 billion |
| | Non-consolidated | — | — | — | — |
| 9 | Par value of instrument | JPY 35.0 billion | JPY 50.0 billion | JPY 44.0 billion | JPY 156.0 billion |
| 10 | Accounting classification | | | | |
| | Consolidated | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost |
| | Non-consolidated | _ | _ | _ | _ |
| 11 | Original date of issuance | 2018/10/31 | 2018/11/5 | 2019/9/20 | 2019/9/20 |
| 12 | Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 | Original maturity date | 2028/10/31 | 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 | 2023/10/31 at par | — | — | 2025/1/15 at par |
| | Contingent call dates and redemption amount | Tax event or Regulatory event at par | Tax event or Regulatory event at par | Tax event or Regulatory event at par | 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 to floating | Fixed | Fixed | Fixed |
| 18 | Coupon rate and any related index | 0.360% | * | 0.452% | 0.290% |
| 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 | Non-cumulative | Non-cumulative | Non-cumulative |
| 23 | | Non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | | — | — | — | — |
| 25 | | _ | _ | _ | _ |
| 26 27 | If convertible, conversion rate If convertible, mandatory or optional conversion | _ | | _ | _ |
| 28 | | | | | |
| 20 | | | _ | _ | _ |
| _ | Writedown feature | Yes | Yes | Yes | Yes |
| 31 | If writedown, writedown trigger(s) | Non-viability event : | Non-viability event : | Non-viability event : | Non-viability event : |
| 32 | If writedown, full or partial | Specified item 2 measures Full | Specified item 2 measures Full | Specified item 2 measures Full | Specified item 2 measures Full |
| 33 | | Permament | Permament | Permament | Permament |
| 34 | | | | | |
| 34- | Type of subordination | Contractual | Contractual | Contractual | Contractual |
| 540 | 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 external TLAC | Other external TLAC | Other external TLAC | Other external TLAC |
| | | | | | |
| 36 | Non-compliant transitioned features | No | No | No | No |

| | MUFG B3T2-B-26 | MUFG B3T2-B-27 | MUFG B3T2-B-28 | MUFG B3T2-B-29 |
|--|--|--|--|--|
| 1 Issuer | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group |
| 2 Unique identifier (ISIN) | IP390290BKC2 | JP390290CKC0 | JP390290AL56 | JP390290BL55 |
| 3 Governing law(s) of the instrument | Japan Law | 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 | 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 | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group |
| 7 Instrument type | Subordinated Bonds | Subordinated Bonds | Subordinated Bonds | Subordinated Bonds |
| 8 Amount recognised in regulatory capital | | | | |
| Consolidated | JPY 22.0 billion | JPY 28.0 billion | JPY 34.0 billion | JPY 28.0 billion |
| Non-consolidated | | _ | _ | _ |
| 9 Par value of instrument | JPY 22.0 billion | JPY 28.0 billion | JPY 34.0 billion | JPY 28.0 billion |
| 10 Accounting classification | | | | |
| Consolidated | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost |
| Non-consolidated | _ | — | — | — |
| 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 | _ | 2025/5/29 at par |
| Contingent call dates and redemption amount | Tax event or Regulatory event at par | Tax event or Regulatory event at par | Tax event or Regulatory event at par | 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 |
| Coupons / dividends | | | | |
| 17 Fixed or floating dividend/coupon | Fixed | Fixed to floating | Fixed | Fixed to floating |
| 18 Coupon rate and any related index | 0.610% | 0.400% | 0.885% | 0.550% |
| 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 | Non-viability event : Specified item 2 measures | Non-viability event : Specified item 2 measures | Non-viability event : Specified item 2 measures |
| 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 type35immediately senior to instrument in the insolvency creditor hierarchy of the legal | Other external TLAC | Other external TLAC | Other external TLAC | Other external TLAC |
| entity concerned) | | | | |
| 36 Non-compliant transitioned features | No | No | No | No |
| 37 If yes, specify non-compliant features | _ | — | _ | - |

| | MUFG B3T2-B-30 | MUFG B3T2-B-31 | MUFG B3T2-L-2 | MUFG B3T2-L-3 |
|---|--|--|--|--|
| 1 Issuer | Mitsubishi UFJ Financial Group |
| 2 Unique identifier (ISIN) | JP390290AL98 | JP390290BL97 | _ | _ |
| 3 Governing law(s) of the instrument | Japan Law | Japan Law | Japan Law | Japan Law |
| ^{3a} Means by which enforceability requirement of Section 13 of the TLAC Ter 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 | Mitsubishi UFJ Financial Group |
| 7 Instrument type | Subordinated Bonds | Subordinated Bonds | Subordinated Loan | Subordinated Loan |
| 8 Amount recognised in regulatory capital | | | | |
| Consolidated | JPY 54.0 billion | JPY 96.0 billion | JPY 20.8 billion | JPY 31.0 billion |
| Non-consolidated | — | — | — | — |
| 9 Par value of instrument | JPY 54.0 billion | JPY 96.0 billion | JPY 22.0 billion | JPY 31.0 billion |
| 10 Accounting classification | | | | |
| Consolidated | Liability – amortised cost | Liability - amortised cost | Liability - amortised cost | Liability – amortised cost |
| Non-consolidated | _ | _ | _ | _ |
| 11 Original date of issuance | 2020/9/30 | 2020/9/30 | 2015/9/30 | 2016/9/23 |
| 12 Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 Original maturity date | 2031/1/31 | 2031/1/31 | 2025/9/30 | 2026/9/24 |
| 14 Issuer call subject to prior supervisory approval | Yes | Yes | Yes | Yes |
| 15 Optional call date and redemption amount | | 2026/1/31 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 | 0.894% | 0.580% | * | * |
| 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 partially26 If convertible, conversion rate | | | | |
| 26 If convertible, conversion rate27 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 | Yes | Yes | Yes | Yes |
| 31 If writedown, writedown trigger(s) | Non-viability event : Specified item 2 measures |
| 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 typ | | Contractual | Contractual | Contractual |
| immediately senior to instrument in the insolvency creditor hierarchy of the entity concerned) | | Other external TLAC | Other external TLAC | Other external TLAC |
| | | 1 | I | |
| 36 Non-compliant transitioned features | No | No | No | No |

| | | MUFG B3T2-L-4 | MUFG B3T2-L-5 | MUFG B3T2-L-6 | MUFG B3T2-L-7 |
|----------|--|--|--|--|--|
| 1 | Issuer | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group |
| 2 | Unique identifier (ISIN) | | | | _ |
| | 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 | | | | |
| 3a | 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 | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group |
| 7 | Instrument type | Subordinated Loan | Subordinated Loan | Subordinated Loan | Subordinated Loan |
| 8 | Amount recognised in regulatory capital | | | | |
| | Consolidated | JPY 23.0 billion | JPY 16.5 billion | JPY 10.0 billion | JPY 15.0 billion |
| | Non-consolidated | | _ | _ | _ |
| | Par value of instrument | JPY 23.0 billion | JPY 16.5 billion | JPY 10.0 billion | JPY 15.0 billion |
| 10 | Accounting classification | | | | |
| | Consolidated | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost |
| | Non-consolidated | — | — | — | — |
| 11 | Original date of issuance | 2017/8/1 | 2018/3/29 | 2018/8/13 | 2019/8/9 |
| 12 | Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 | Original maturity date | 2027/8/2 | 2028/3/29 | 2028/8/10 | 2029/8/9 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes | Yes |
| 15 | Optional call date and redemption amount | _ | 2023/3/31 at par | _ | 2024/8/9 at par |
| | Contingent call dates and redemption amount | Tax event or Regulatory event at par | Tax event or Regulatory event at par | Tax event or Regulatory event at par | 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 | 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 Convertible or non-convertible | Non-cumulative Non-convertible | Non-cumulative Non-convertible | Non-cumulative Non-convertible | Non-cumulative Non-convertible |
| 23 24 | If convertible, conversion trigger(s) | | | | Non-convertible |
| 24 | 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 | Non-viability event : Specified item 2 measures | Non-viability event : Specified item 2 measures | Non-viability event : Specified item 2 measures |
| 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 immediately senior to instrument in the insolvency creditor hierarchy of the legal | Other external TLAC | Other external TLAC | Other external TLAC | Other external TLAC |
| | | | | | |
| | entity concerned) Non-compliant transitioned features | No | No | No | No |

Weighted-average of interest rate which are shown " * " in item 18 in the list

Weighted-average of interest rates 0.662% (round to three decimal places)