| | | MUFG T1-1 | MUFG T1-2 | MUFG B3AT1-B-2 | MUFG B3AT1-B-3 |
|----------------|---|--------------------------------|---|--|--|
| 1 | ssuer | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Morgan Stanley Securities, | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group |
| | Unique identifier (ISIN) | TSE code : 8306 | ACOM, Mitsubishi UFJ NICOS, etc. | IP390290AFA8 | IP390290BG37 |
| | Governing law(s) of the instrument | Japan Law | Japan Law, etc | Japan Law | Japan Law |
| ו | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet | Jupar Dan | Jupuit Lutty etc | Jupar Dan | Juput Duri |
| | s 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 14,028.3 billion | JPY 469.2 billion | JPY 150.0 billion | JPY 300.0 billion |
| | Non-consolidated | _ | _ | — | _ |
| | 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 (| Driginal date of issuance | — | — | 2015/10/29 | 2016/3/3 |
| 12 J | Perpetual or dated | Perpetual | Perpetual | Perpetual | Perpetual |
| 13 | Original maturity date | _ | _ | No maturity | No maturity |
| | ssuer 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 |
| \vdash | 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 21 | Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem | Fully discretionary No | Fully discretionary No | Fully discretionary No | Fully discretionary No |
| 21 | Non-cumulative or cumulative | No | Non-cumulative | Non-cumulative | Non-cumulative |
| | 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 | No | No | 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. |
| 32 | If writedown, full or partial | — | — | Full or Partial | Full or Partial |
| 33 | If writedown, permanent or temporary | — | _ | Temporary or Permanent | Temporary or Permanent |
| I ſ | If temporary write-own, description of writeup mechanism | _ | _ | Amount agreed with JFSA and other Regulatory authorities | Amount agreed with JFSA and other Regulatory authorities |
| 34 | | | _ | Contractual | Contractual |
| | Type of subordination | — | | | |
| 34a [] 35 i | Position in subordination hierarchy in liquidation (specify instrument type mmediately senior to instrument in the insolvency creditor hierarchy of the legal | – Perpetual subordinated | Preferred stock, etc. | Subordinated | Subordinated |
| 34a [] 35 i | Position in subordination hierarchy in liquidation (specify instrument type | | | | Subordinated |

| | | MUFG B3AT1-B-4 | MUFG B3AT1-B-5 | MUFG B3AT1-B-6 | MUFG B3AT1-B-7 |
|---|---|--|--|---|---|
| 1 | Issuer | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group |
| 2 | Unique identifier (ISIN) | JP390290AGA6 | JP390290BGA4 | JP390290AHA4 | JP390290BHA2 |
| 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 Bonds | Perpetual Subordinated Bonds |
| 8 | Amount recognised in regulatory capital | | | | |
| | Consolidated | JPY 250.0 billion | JPY 150.0 billion | JPY 170.0 billion | JPY 150.0 billion |
| | Non-consolidated | _ | _ | _ | _ |
| | 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 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 | 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 | 1.14% | 1.40% | 1.12% | 1.34% |
| 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 | | | N | |
| 22 | | No | No | No | No |
| | Non-cumulative or cumulative | Non-cumulative | Non-cumulative | Non-cumulative | No Non-cumulative |
| 23 | Non-cumulative or cumulative Convertible or non-convertible | | | | No |
| 23 24 | Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) | Non-cumulative Non-convertible — | Non-cumulative Non-convertible — | Non-cumulative Non-convertible — | No Non-cumulative Non-convertible — |
| 23 24 25 | Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially | Non-cumulative Non-convertible — — | Non-cumulative Non-convertible — — | Non-cumulative Non-convertible — — | No Non-cumulative Non-convertible — — |
| 23 24 | Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate | Non-cumulative Non-convertible — | Non-cumulative Non-convertible — | Non-cumulative Non-convertible — | No Non-cumulative Non-convertible — |
| 23 24 25 26 | Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion | Non-cumulative Non-convertible — — — | Non-cumulative Non-convertible | Non-cumulative Non-convertible — — — — | No Non-cumulative Non-convertible — — — — |
| 23 24 25 26 27 | Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate | Non-cumulative Non-convertible — — — — — — | Non-cumulative Non-convertible | Non-cumulative Non-convertible — — — — — — | No Non-cumulative Non-convertible — — — — |
| 23 24 25 26 27 28 29 | Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into | Non-cumulative Non-convertible | Non-cumulative Non-convertible | Non-cumulative Non-convertible | No Non-cumulative Non-convertible — — — — |
| 23 24 25 26 27 28 29 | Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into | Non-cumulative Non-convertible Yes MUFG's consolidated CET1 capital ratio | Non-cumulative Non-convertible | Non-cumulative Non-convertible — — — — — — — — — — — — — — — — — — — | No Non-cumulative Non-convertible — — — — — — — — — — — — — — — — — — — |
| 23 24 25 26 27 28 29 30 | Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature | Non-cumulative Non-convertible | Non-cumulative Non-convertible | Non-cumulative Non-convertible Yes | No Non-cumulative Non-convertible — Yes |
| 23 24 25 26 27 28 29 30 31 | Non-cumulative or cumulativeConvertible or non-convertibleIf convertible, conversion trigger(s)If convertible, fully or partiallyIf convertible, conversion rateIf convertible, mandatory or optional conversionIf convertible, specify instrument type convertible intoIf convertible, specify issuer of instrument it converts intoWritedown featureIf writedown, writedown trigger(s) | Non-cumulative Non-convertible — — — — — — — — — Yes MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. | Non-cumulative Non-convertible — — — — — — — — — — — — — — — — — — — | Non-cumulative Non-convertible — — — — — — — — — — — — — — — — — — — | No Non-cumulative Non-convertible — — — — — — — — — — — — — — — — — — — |
| 23 24 25 26 27 28 29 30 31 32 | Non-cumulative or cumulativeConvertible or non-convertibleIf convertible, conversion trigger(s)If convertible, fully or partiallyIf convertible, conversion rateIf convertible, mandatory or optional conversionIf convertible, specify instrument type convertible intoIf convertible, specify issuer of instrument it converts intoWritedown featureIf writedown, writedown trigger(s)If writedown, full or partial | Non-cumulative Non-convertible | Non-cumulative Non-convertible | Non-cumulative Non-convertible MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other | No Non-cumulative Non-convertible — |
| 23 24 25 26 27 28 29 30 31 31 32 33 33 34 | Non-cumulative or cumulativeConvertible or non-convertibleIf convertible, conversion trigger(s)If convertible, fully or partiallyIf convertible, conversion rateIf convertible, mandatory or optional conversionIf convertible, specify instrument type convertible intoIf convertible, specify issuer of instrument it converts intoWritedown featureIf writedown, writedown trigger(s)If writedown, full or partialIf writedown, permanent or temporaryIf temporary write-own, description of writeup mechanism | Non-cumulative Non-convertible Yes MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent | Non-cumulative Non-convertible — — — — — — — — MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent | Non-cumulative Non-convertible — — — — — — — — MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent | No Non-cumulative Non-convertible — — — — — — — — — MUFG's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent |
| 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 | Non-cumulative or cumulativeConvertible or non-convertibleIf convertible, conversion trigger(s)If convertible, fully or partiallyIf convertible, conversion rateIf convertible, mandatory or optional conversionIf convertible, specify instrument type convertible intoIf convertible, specify issuer of instrument it converts intoWritedown featureIf writedown, writedown trigger(s)If writedown, full or partialIf writedown, permanent or temporaryIf temporary write-own, description of writeup mechanismType of subordinationPosition in subordination hierarchy in liquidation (specify instrument typeimmediately senior to instrument in the insolvency creditor hierarchy of the legal | Non-cumulative Non-convertible 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 | Non-cumulative Non-convertible Non-convertible | Non-cumulative Non-convertible — — — — — — — — — — — — 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 | No Non-cumulative Non-convertible — |
| 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 | Non-cumulative or cumulativeConvertible or non-convertibleIf convertible, conversion trigger(s)If convertible, fully or partiallyIf convertible, conversion rateIf convertible, mandatory or optional conversionIf convertible, specify instrument type convertible intoIf convertible, specify issuer of instrument it converts intoWritedown featureIf writedown, writedown trigger(s)If writedown, full or partialIf writedown, permanent or temporaryIf temporary write-own, description of writeup mechanismType of subordinationPosition in subordination hierarchy in liquidation (specify instrument type | Non-cumulative Non-convertible | Non-cumulative Non-convertible | Non-cumulative Non-convertible — — — — — — — — — — 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 | No Non-cumulative Non-convertible — |

| | MUFG B3AT1-B-8 | MUFG B3AT1-B-9 | MUFG B3AT1-B-10 | MUFG B3AT1-B-11 |
|---|---|--|--|--|
| 1 Issuer | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | 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 TLA is achieved (for other TLAC-eligible instruments governed by foreig | | | | |
| 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 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 | Liability - amortised cost | Liability - amortised cost | 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 | 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 | 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) | | | | Non-convertible |
| 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 | 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 instrume immediately senior to instrument in the insolvency creditor hierarch entity concerned) | | Subordinated | Subordinated | Subordinated |
| | | | | |
| 36 Non-compliant transitioned features | No | No | No | No |

| | MUFG B3AT1-B-12 | MUFG B3AT1-B-13 | MUFG B3AT1-L-1 | MUFG B3AT1-L-2 |
|---|--|--|--|--|
| 1 Issuer | 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 | | | | |
| ^{3a} 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 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 | | _ | _ | _ |
| 9 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 |
| 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 |
| 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 | Fully discretionary | Fully discretionary No | Fully discretionary No |
| 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 | Subordinated | Subordinated | Subordinated | Subordinated |
| entity concerned) | Subordinated | | | |
| entity concerned) 36 Non-compliant transitioned features | No | No | No | No |

| | | 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 | 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 | | | | |
| 3a | 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 | Amount recognised in regulatory capital | | | | |
| | Consolidated | JPY 5.0 billion | JPY 8.0 billion | JPY 12.0 billion | JPY 23.9 billion |
| | Non-consolidated | — | — | — | — |
| 9 | 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 | Perpetual or dated | Perpetual | Perpetual | Perpetual | Dated |
| 13 | Original maturity date | No maturity | No maturity | No maturity | 2024/6/26 |
| 14 | 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 | If convertible, conversion trigger(s) | _ | — | _ | |
| 25 | If convertible, fully or partially If convertible, conversion rate | _ | _ | _ | — |
| 26 27 | If convertible, conversion rate If convertible, mandatory or optional conversion | _ | | | _ |
| 27 | If convertible, mandatory of optional conversion | | | | |
| 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. | 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 |
| J'ru | Position in subordination hierarchy in liquidation (specify instrument type | contractuut | Contractuut | Contractuut | Contractuut |
| 35 | immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) | Subordinated | Subordinated | Subordinated | Other external TLAC |
| 36 | Non-compliant transitioned features | No | No | No | No |
| | • | | | | |

| | MUFG B3T2-B-3 | MUFG B3T2-B-5 | MUFG B3T2-B-7 | MUFG B3T2-B-9 |
|--|--|--|--|--|
| 1 Issuer | 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 |
| 7 Instrument type | Subordinated Bonds | Subordinated Bonds | Subordinated Bonds | Subordinated Bonds |
| 8 Amount recognised in regulatory capital | | | | |
| Consolidated | JPY 16.9 billion | JPY 23.8 billion | JPY 15.0 billion | JPY 200.0 billion |
| Non-consolidated | _ | — | _ | _ |
| 9 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 |
| 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 |
| 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 | 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 |
| 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 |
| 34a Type of subordination 35a Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) | | Contractual Other external TLAC | Contractual Other external TLAC | Contractual Other external TLAC |
| Position in subordination hierarchy in liquidation (specify instrument type35immediately senior to instrument in the insolvency creditor hierarchy of the legal | 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 | JP390290AG79 | JP390290BG78 | JP390290AH37 |
| 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 |
| 7 | Instrument type | Subordinated Bonds | Subordinated Bonds | Subordinated Bonds | Subordinated Bonds |
| 8 | Amount recognised in regulatory capital | | | | |
| | Consolidated | JPY 33.7 billion | JPY 106.0 billion | JPY 114.0 billion | JPY 50.0 billion |
| | Non-consolidated | _ | | _ | _ |
| | 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 | Liability - amortised cost | Liability – amortised cost | Liability - amortised cost |
| | Non-consolidated | _ | _ | _ | _ |
| 11 | Original date of issuance | 2016/4/28 | 2016/7/29 | 2016/7/29 | 2017/3/2 |
| 12 | 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 Non-cumulative | No Non-cumulative | No Non-cumulative |
| 22 | Non-cumulative or cumulative Convertible or non-convertible | Non-cumulative Non-convertible | Non-cumulative | Non-convertible | Non-cumulative |
| 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 | 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 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 |
| 01 | entity concerned) | NT - | N T | ΝΤ | ١ ٢ - |
| | Non-compliant transitioned features If yes, specify non-compliant features | No — | No — | No — | No |
| 07 | | | | | |

| | | 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 |
| 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 | If convertible, fully or partially | _ | — | _ | _ |
| 26 | If convertible, conversion rate | | — | — | |
| 27 28 | If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into | _ | | _ | _ |
| | If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into | | | | — |
| 29 30 | Writedown feature | Yes | Yes | Yes | Yes |
| 31 | If writedown, writedown trigger(s) | Non-viability event : | Non-viability event : | Non-viability event : | Non-viability event : |
| 22 | | Specified item 2 measures | Specified item 2 measures | Specified item 2 measures | Specified item 2 measures |
| 32 | If writedown, full or partial | Full Permament | Full Permament | Full Permament | Full Permament |
| 33 34 | If writedown, permanent or temporary If temporary write-own, description of writeup mechanism | r ermament | | | r ermament |
| | | | Contraction1 | | |
| 34a | Type of subordination | Contractual | Contractual | Contractual | Contractual |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) | Other external TLAC | Other external TLAC | Other external TLAC | Other external TLAC |
| 36 | Non-compliant transitioned features | No | No | No | No |
| 50 | | 110 | | | |

| | | 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 | | | | |
| 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 | 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 | _ | | — | _ |
| | 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 Convertible or non-convertible | Non-cumulative Non-convertible | Non-cumulative Non-convertible | Non-cumulative Non-convertible | Non-cumulative |
| 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 |
| 35 | | | | | |
| | entity concerned) Non-compliant transitioned features | No | No | No | No |

| | | 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 | _ | _ | _ | I |
| 11 | Original date of issuance | 2018/10/31 | 2018/11/5 | 2019/9/20 | 2019/9/20 |
| | 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 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 | If convertible, fully or partially | | _ | | _ |
| 26 | If convertible, conversion rate If convertible, mandatory or optional conversion | — | _ | _ | |
| 27 28 | If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into | _ | | _ | |
| 20 | If convertible, specify issuer of instrument it converts into | | | | |
| | 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 | If writedown, permanent or temporary | Permament | Permament | Permament | Permament |
| 34 | If temporary write-own, description of writeup mechanism | | | | - |
| 24- | Turne of subordination | Contractural | Contractival | Contractural | Contractual |
| 348 | Type of subordination | Contractual | Contractual | Contractual | Contractual |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) | 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-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) | JP390290BKC2 | 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 cumulative23 Convertible or non-convertible | Non-cumulative Non-convertible | Non-cumulative Non-convertible | Non-cumulative Non-convertible | Non-cumulative Non-convertible |
| 23 Convertible or non-convertible24 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 entity concerned) | Other external TLAC | Other external TLAC | Other external TLAC | Other external TLAC |
| | | | | N |
| 36 Non-compliant transitioned features | No | No | No | No |

| | MUFG B3T2-B-30 | MUFG B3T2-B-31 | MUFG B3T2-B-32 | MUFG B3T2-L-2 |
|--|--|--|--|--|
| 1 Issuer | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group |
| 2 Unique identifier (ISIN) | JP390290AL98 | JP390290BL97 | JP390290AM63 | _ |
| 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 |
| Final Basel III rules by 2022/3/30 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 |
| | witsubish of J mancal Group | witsubishi organization oroup | | witsubish of f handlar stoup |
| 7 Instrument type | Subordinated Bonds | Subordinated Bonds | Subordinated Bonds | Subordinated Loan |
| 8 Amount recognised in regulatory capital | | | | |
| Consolidated | JPY 54.0 billion | JPY 96.0 billion | JPY 20.0 billion | JPY 18.7 billion |
| Non-consolidated | _ | _ | _ | _ |
| 9 Par value of instrument | JPY 54.0 billion | JPY 96.0 billion | JPY 20.0 billion | JPY 22.0 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 | 2021/6/1 | 2015/9/30 |
| 12 Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 Original maturity date | 2031/1/31 | 2031/1/31 | 2031/5/30 | 2025/9/30 |
| 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 | - |
| 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 | 0.894% | 0.580% | 0.409% | * |
| 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 | _ | | _ | _ |
| 25 If convertible, fully or partially26 If convertible, conversion rate | _ | | | _ |
| 27 If convertible, conversion rate | | | | |
| 28 If convertible, specify instrument type convertible into | _ | | | _ |
| 29 If convertible, specify instrument if 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 | contractuut | Contractual | Contractuut | Southernut |
| 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-L-3 | MUFG B3T2-L-4 | MUFG B3T2-L-5 | MUFG B3T2-L-6 |
|--|--|--|--|--|
| 1 Issuer | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group | Mitsubishi UFJ Financial Group |
| 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 | | | | |
| ^{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 31.0 billion | JPY 23.0 billion | JPY 16.5 billion | JPY 10.0 billion |
| Non-consolidated | _ | _ | _ | _ |
| 9 Par value of instrument | JPY 31.0 billion | JPY 23.0 billion | JPY 16.5 billion | JPY 10.0 billion |
| 10 Accounting classification | | | | |
| Consolidated | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost |
| Non-consolidated | | _ | | |
| 11 Original date of issuance | 2016/9/23 | 2017/8/1 | 2018/3/29 | 2018/8/13 |
| 12 Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 Original maturity date | 2026/9/24 | 2027/8/2 | 2028/3/29 | 2028/8/10 |
| 14 Issuer call subject to prior supervisory approval | Yes | Yes | Yes | Yes |
| 15 Optional call date and redemption amount | - | - | 2023/3/31 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 | 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 No | Mandatory No | Mandatory No | Mandatory No |
| 21 Existence of step-up or other incentive to redeem22 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 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 |
| 36 Non-compliant transitioned features | No | No | No | No |
| 37 If yes, specify non-compliant features | _ | I | _ | _ |

| | | MUFG B3T2-L-7 | |
|-----|--|--|--|
| 1 | Issuer | Mitsubishi UFJ Financial Group | |
| 2 | Unique identifier (ISIN) | _ | |
| 3 | Governing law(s) of the instrument | Japan Law | |
| 3a | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet | | |
| Ju | 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 | |
| 5 | Post-transitional Basel III rules from 2022/3/31 | Tier 2 capital | |
| 6 | Eligible at solo/group/group and solo | Mitsubishi UFJ Financial Group | |
| 7 | Instrument type | Subordinated Loan | |
| 8 | Amount recognised in regulatory capital | | |
| | Consolidated | JPY 15.0 billion | |
| | Non-consolidated | _ | |
| 9 | Par value of instrument | JPY 15.0 billion | |
| 10 | Accounting classification | | |
| | Consolidated | Liability - amortised cost | |
| | Non-consolidated | _ | |
| 11 | Original date of issuance | 2019/8/9 | |
| 12 | Perpetual or dated | Dated | |
| 13 | Original maturity date | 2029/8/9 | |
| 14 | Issuer call subject to prior supervisory approval | Yes | |
| 15 | Optional call date and redemption amount | 2024/8/9 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 | |
| 18 | Coupon rate and any related index | * | |
| 19 | Existence of a dividend stopper | No | |
| 20 | Fully discretionary, partially discretionary or mandatory | Mandatory | |
| 21 | Existence of step-up or other incentive to redeem | No | |
| 22 | Non-cumulative or cumulative | Non-cumulative | |
| 23 | Convertible or 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 | |
| 31 | If writedown, writedown trigger(s) | Non-viability event : Specified item 2 measures | |
| 32 | If writedown, full or partial | Full | |
| 33 | If writedown, permanent or temporary | Permament | |
| 34 | If temporary write-own, description of writeup mechanism | _ | |
| 34a | Type of subordination | Contractual | |
| | Position in subordination hierarchy in liquidation (specify instrument type | | |
| 35 | immediately senior to instrument in the insolvency creditor hierarchy of the legal | | |
| | entity concerned) | λτ | |
| | Non-compliant transitioned features | No | |
| 37 | If yes, specify non-compliant features | _ | |