	MUTB T1-1	MUTB T1-2	MUTB B3AT1-1	MUTB B3AT1-2
1 Issuer	Mitsubishi UFJ Trust and Banking	The Master Trust Bank of Japan, etc.	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
2 Unique identifier (ISIN)	_	_	_	_
3 Governing law(s) of the instrument	Japan Law	Japan Law, etc.	Japan Law	Japan Law
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	7,7,7	7,7,7
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
• • • • • • • • • • • • • • • • • • • •		Mitsubishi UFJ Financial Group	•	·
6 Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
	C 1	,	Perpetual Subordinated Loan borrowed	Perpetual Subordinated Loan borrowed
7 Instrument type	Common stock	Common stock, etc.	from Mitsubishi UFJ Financial Group	from Mitsubishi UFJ Financial Group
8 Amount recognised in regulatory capital				
Consolidated	JPY 1,628.8 billion	JPY 2.4 billion	JPY 50.0 billion	JPY 30.0 billion
Non-consolidated	JPY 1,547.8 billion	_	JPY 50.0 billion	JPY 30.0 billion
9 Par value of instrument	_	_	JPY 50.0 billion	JPY 30.0 billion
10 Accounting classification				
Consolidated	Shareholders' equity	Non-controlling interest in consolidated subsidiary	Liability – amortised cost	Liability – amortised cost
Non-consolidated	Shareholders' equity		Liability – amortised cost	Liability – amortised cost
11 Original date of issuance		_	2016/3/3	2016/10/24
12 Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13 Original maturity date	Terpetuar	respetual	No maturity	No maturity
14 Issuer call subject to prior supervisory approval	No	No	Yes	Yes
15 Optional call date and redemption amount			2026/7/15 at per	2022/1/15 at per
Contingent call dates and redemption amount	_	_	Tax event or Regulatory event at per	Tax event or Regulatory event at per
Contingent can dates and redemption amount	+	_	Š , , , ,	Each interest payment date after the first
16 Subsequent call dates, if applicable	_	_	call date	call date
Coupons / dividends				
17 Fixed or floating dividend/coupon	<u> </u>	_	Fixed to floating	Fixed to floating
18 Coupon rate and any related index	_	_	*	*
19 Existence of a dividend stopper	No	No	Yes	Yes
 Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
 Existence of a dividend stopper 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
 Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative 	Fully discretionary No Non-cumulative	Fully discretionary No Non-cumulative	Fully discretionary No Non-cumulative	Fully discretionary No Non-cumulative
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible	Fully discretionary No	Fully discretionary No	Fully discretionary No	Fully discretionary No
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s)	Fully discretionary No Non-cumulative	Fully discretionary No Non-cumulative	Fully discretionary No Non-cumulative	Fully discretionary No Non-cumulative
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially	Fully discretionary No Non-cumulative	Fully discretionary No Non-cumulative Non-convertible	Fully discretionary No Non-cumulative Non-convertible	Fully discretionary No Non-cumulative Non-convertible
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate	Fully discretionary No Non-cumulative Non-convertible —	Fully discretionary No Non-cumulative Non-convertible — — —	Fully discretionary No Non-cumulative Non-convertible —	Fully discretionary No Non-cumulative Non-convertible
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion	Fully discretionary No Non-cumulative Non-convertible — — — — — —	Fully discretionary No Non-cumulative Non-convertible — — — — —	Fully discretionary No Non-cumulative Non-convertible — — — — —	Fully discretionary No Non-cumulative Non-convertible — — — — — —
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into	Fully discretionary No Non-cumulative Non-convertible — — —	Fully discretionary No Non-cumulative Non-convertible — — —	Fully discretionary No Non-cumulative Non-convertible — — —	Fully discretionary No Non-cumulative Non-convertible — — — —
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into	Fully discretionary No Non-cumulative Non-convertible — — — — — — — — — — — —	Fully discretionary No Non-cumulative Non-convertible — — — — — — — — — — — —	Fully discretionary No Non-cumulative Non-convertible — — — — — — — — — — — — — — — —	Fully discretionary No Non-cumulative Non-convertible
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into	Fully discretionary No Non-cumulative Non-convertible — — — — — — —	Fully discretionary No Non-cumulative Non-convertible — — — — — — —	Fully discretionary No Non-cumulative Non-convertible — — — — — — — — Yes	Fully discretionary No Non-cumulative Non-convertible Yes
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into	Fully discretionary No Non-cumulative Non-convertible — — — — — — — — — — — —	Fully discretionary No Non-cumulative Non-convertible — — — — — — — — — — — —	Fully discretionary No Non-cumulative Non-convertible — — — — — — — — — — — — — — — —	Fully discretionary No Non-cumulative Non-convertible
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature	Fully discretionary No Non-cumulative Non-convertible — — — — — — — — — — — —	Fully discretionary No Non-cumulative Non-convertible — — — — — — — — — — — —	Fully discretionary No Non-cumulative Non-convertible — — — — — — — — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen	Fully discretionary No Non-cumulative Non-convertible — — — — — — — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial	Fully discretionary No Non-cumulative Non-convertible — — — — — — — — — — — —	Fully discretionary No Non-cumulative Non-convertible No No	Fully discretionary No Non-cumulative Non-convertible — — — — — — — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial	Fully discretionary No Non-cumulative Non-convertible — — — — — — — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial	Fully discretionary No Non-cumulative Non-convertible — — — — — No — No — — — — — — — — — —	Fully discretionary No Non-cumulative Non-convertible — — — — No — No — — — — — — — — — — —	Fully discretionary No Non-cumulative Non-convertible — — — — — — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other	Fully discretionary No Non-cumulative Non-convertible — — — — — — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other
Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify 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	Fully discretionary No Non-cumulative Non-convertible — — — — — No — No — — — — — — — — — —	Fully discretionary No Non-cumulative Non-convertible — — — — No — No — — — — — — — — — — —	Fully discretionary No Non-cumulative Non-convertible — — — — — — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	Fully discretionary No Non-cumulative Non-convertible — — — — — — — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial 33 If writedown, permanent or temporary 34 If temporary write-own, description of writeup mechanism 34a Type of subordination	Fully discretionary No Non-cumulative Non-convertible No	Fully discretionary No Non-cumulative Non-convertible No No	Fully discretionary No Non-cumulative Non-convertible — — — — — — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other	Fully discretionary No Non-cumulative Non-convertible — — — — — — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial 33 If writedown, permanent or temporary 34 If temporary write-own, description of writeup mechanism 34a Type of subordination Position in subordination hierarchy in liquidation (specify instrument type	Fully discretionary No Non-cumulative Non-convertible No No	Fully discretionary No Non-cumulative Non-convertible No No No	Fully discretionary No Non-cumulative Non-convertible — — — — — — — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual	Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial 33 If writedown, permanent or temporary 34 If temporary write-own, description of writeup mechanism 35 Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal	Fully discretionary No Non-cumulative Non-convertible No	Fully discretionary No Non-cumulative Non-convertible No No	Fully discretionary No Non-cumulative Non-convertible — — — — — — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	Fully discretionary No Non-cumulative Non-convertible — — — — — — — — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial 33 If writedown, permanent or temporary 34 If temporary write-own, description of writeup mechanism 35 Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Fully discretionary No Non-cumulative Non-convertible No No Perpetual subordinated	Fully discretionary No Non-cumulative Non-convertible No No Subordinated	Fully discretionary No Non-cumulative Non-convertible — — — — — — — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual Subordinated	Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual Subordinated
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial 33 If writedown, permanent or temporary 34 If temporary write-own, description of writeup mechanism 35 Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal	Fully discretionary No Non-cumulative Non-convertible No No	Fully discretionary No Non-cumulative Non-convertible No No No	Fully discretionary No Non-cumulative Non-convertible — — — — — — — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual	Fully discretionary No Non-cumulative Non-convertible — — — — — — — — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual

	MUTB B3AT1-3	MUTB B3AT1-4	MUTB B3AT1-5	MUTB B3AT1-6
1 Issuer	Mitsubishi UFJ Trust and Banking			
2 Unique identifier (ISIN)	_	_	_	-
3 Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	Japan Law
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet				
is achieved (for other TLAC-eligible instruments governed by foreign law)				
Regulatory treatment				

1 Issuer	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
2 Unique identifier (ISIN)	_	_	-	_
3 Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	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	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 Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
- ·	Perpetual Subordinated Loan borrowed	Perpetual Subordinated Loan borrowed	Perpetual Subordinated Loan borrowed	Perpetual Subordinated Loan borrowed
7 Instrument type	from Mitsubishi UFJ Financial Group	from Mitsubishi UFJ Financial Group	from Mitsubishi UFJ Financial Group	from Mitsubishi UFJ Financial Group
8 Amount recognised in regulatory capital				
Consolidated	JPY 15.0 billion	JPY 21.0 billion	JPY 19.0 billion	JPY 7.0 billion
Non-consolidated	JPY 15.0 billion	JPY 21.0 billion	JPY 19.0 billion	JPY 7.0 billion
9 Par value of instrument	JPY 15.0 billion	JPY 21.0 billion	JPY 19.0 billion	JPY 7.0 billion
10 Accounting classification	JI I Iolo Chinon	Ji i zile emien	ji i ine emier	JI THE EMILEI
Consolidated	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
Non-consolidated	Liability - amortised cost	Liability – amortised cost	Liability - amortised cost	Liability – amortised cost
11 Original date of issuance	2016/10/24	2017/10/23	2017/10/23	2018/12/18
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	2027/7/15 at per	2023/1/15 at per	2028/7/15 at per	2024/1/15 at per
Contingent call dates and redemption amount	Tax event or Regulatory event at per	Tax event or Regulatory event at per	Tax event or Regulatory event at per	Tax event or Regulatory event at per
Contingent can dates and reachiption amount	<u> </u>	Each interest payment date after the first		<u> </u>
16 Subsequent call dates, if applicable	call date	call date	call date	call date
Coupons / dividends	can cate	can date	can date	can date
*	Fixed to floating	Fixed to floating	Fixed to floating	Fixed to floating
17 Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating *	Fixed to floating	Fixed to floating *
17 Fixed or floating dividend/coupon18 Coupon rate and any related index	*	*	*	*
 17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 	* Yes	* Yes	* Yes	* Yes
 17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 	* Yes Fully discretionary	* Yes Fully discretionary	* Yes Fully discretionary	* Yes Fully discretionary
17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step-up or other incentive to redeem	Yes Fully discretionary No	* Yes Fully discretionary No	* Yes Fully discretionary No	* Yes Fully discretionary No
17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative	* Yes Fully discretionary No Non-cumulative	* Yes Fully discretionary No Non-cumulative	* Yes Fully discretionary No Non-cumulative	* Yes Fully discretionary No Non-cumulative
17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible	Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible
17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s)	* Yes Fully discretionary No Non-cumulative	* Yes Fully discretionary No Non-cumulative Non-convertible —	* Yes Fully discretionary No Non-cumulative Non-convertible —	* Yes Fully discretionary No Non-cumulative
17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially	* Yes Fully discretionary No Non-cumulative Non-convertible — —	* Yes Fully discretionary No Non-cumulative Non-convertible — —	* Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible
17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate	* Yes Fully discretionary No Non-cumulative Non-convertible — — —	* Yes Fully discretionary No Non-cumulative Non-convertible — — —	* Yes Fully discretionary No Non-cumulative Non-convertible — — —	* Yes Fully discretionary No Non-cumulative Non-convertible — — —
17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion	* Yes Fully discretionary No Non-cumulative Non-convertible — — — —	* Yes Fully discretionary No Non-cumulative Non-convertible — — — — —	* Yes Fully discretionary No Non-cumulative Non-convertible — — — —	* Yes Fully discretionary No Non-cumulative Non-convertible — — — — —
17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into	* Yes Fully discretionary No Non-cumulative Non-convertible — — —	* Yes Fully discretionary No Non-cumulative Non-convertible — — —	* Yes Fully discretionary No Non-cumulative Non-convertible — — —	* Yes Fully discretionary No Non-cumulative Non-convertible — — —
17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into	* Yes Fully discretionary No Non-cumulative Non-convertible — — — — — — — — —	* Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible — — — — — — — — — — — — —	* Yes Fully discretionary No Non-cumulative Non-convertible
17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into	* Yes Fully discretionary No Non-cumulative Non-convertible — — — — — — — Yes	* Yes Fully discretionary No Non-cumulative Non-convertible Yes	* Yes Fully discretionary No Non-cumulative Non-convertible — — — — — — — — — Yes	* Yes Fully discretionary No Non-cumulative Non-convertible
17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature	* Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's	* Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's	* Yes Fully discretionary No Non-cumulative Non-convertible — — — — — — — — Yes Mitsubishi UFJ Trust and Banking's	* Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's
17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into	* Yes Fully discretionary No Non-cumulative Non-convertible — — — — — — — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen	* Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible — — — — — — — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen	* Yes Fully discretionary No Non-cumulative Non-convertible
17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s)	Yes Fully discretionary No Non-cumulative Non-convertible — — — — — — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.	* Yes Fully discretionary No Non-cumulative Non-convertible — — — — — — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.	* Yes Fully discretionary No Non-cumulative Non-convertible — — — — — — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.	* Yes Fully discretionary No Non-cumulative Non-convertible — — — — — — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.
17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial	* Yes Fully discretionary No Non-cumulative Non-convertible ————————————————————————————————————	* Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible — — — — — — — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial	* Yes Fully discretionary No Non-cumulative Non-convertible
17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s)	* Yes Fully discretionary No Non-cumulative Non-convertible ————————————————————————————————————	* Yes Fully discretionary No Non-cumulative Non-convertible ————————————————————————————————————	* Yes Fully discretionary No Non-cumulative Non-convertible — — — — — — — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent	* Yes Fully discretionary No Non-cumulative Non-convertible ————————————————————————————————————
17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial	* Yes Fully discretionary No Non-cumulative Non-convertible ————————————————————————————————————	* Yes Fully discretionary No Non-cumulative Non-convertible ————————————————————————————————————	* Yes Fully discretionary No Non-cumulative Non-convertible ————————————————————————————————————	* Yes Fully discretionary No Non-cumulative Non-convertible ————————————————————————————————————
17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial 33 If writedown, permanent or temporary	* Yes Fully discretionary No Non-cumulative Non-convertible ————————————————————————————————————	* Yes Fully discretionary No Non-cumulative Non-convertible ————————————————————————————————————	* Yes Fully discretionary No Non-cumulative Non-convertible — — — — — — — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent	* Yes Fully discretionary No Non-cumulative Non-convertible ————————————————————————————————————
17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial 33 If writedown, permanent or temporary 34 If temporary write-own, description of writeup mechanism	* Yes Fully discretionary No Non-cumulative Non-convertible — — — — — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	* Yes Fully discretionary No Non-cumulative Non-convertible ————————————————————————————————————	* Yes Fully discretionary No Non-cumulative Non-convertible ————————————————————————————————————	* Yes Fully discretionary No Non-cumulative Non-convertible ————————————————————————————————————
17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, permanent or temporary 34 If temporary write-own, description of writeup mechanism 34a Type of subordination	* Yes Fully discretionary No Non-cumulative Non-convertible ————————————————————————————————————	* Yes Fully discretionary No Non-cumulative Non-convertible ————————————————————————————————————	* Yes Fully discretionary No Non-cumulative Non-convertible ————————————————————————————————————	* Yes Fully discretionary No Non-cumulative Non-convertible ————————————————————————————————————
17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, permanent or temporary 34 If temporary write-own, description of writeup mechanism 34a Type of subordination Position in subordination hierarchy in liquidation (specify instrument type	* Yes Fully discretionary No Non-cumulative Non-convertible ————————————————————————————————————	* Yes Fully discretionary No Non-cumulative Non-convertible ————————————————————————————————————	* Yes Fully discretionary No Non-cumulative Non-convertible ————————————————————————————————————	* Yes Fully discretionary No Non-cumulative Non-convertible ————————————————————————————————————
Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify 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 Au 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 Fully discretionary No Non-cumulative Non-convertible ————————————————————————————————————	* Yes Fully discretionary No Non-cumulative Non-convertible ————————————————————————————————————	* Yes Fully discretionary No Non-cumulative Non-convertible ————————————————————————————————————	* Yes Fully discretionary No Non-cumulative Non-convertible ————————————————————————————————————
Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	* Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible ————————————————————————————————————	* Yes Fully discretionary No Non-cumulative Non-convertible

MUTB B3AT1-7	MI ITB B3T2-1	MI ITR R3T2_2	MUTB B3T2-3
VIU I D D3A I I-/	VIU I D D31./-1	MUTB B3T2-2	VIU I D D.3 I Z-3

		MUTB B3AT1-7	MUTB B3T2-1	MUTB B3T2-2	MUTB B3T2-3
1	Issuer	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
2	Unique identifier (ISIN)	_	-	-	_
3	Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	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)				
4	Regulatory treatment Transitional Basel III rules by 2022/3/30	Additional Tier 1 capital	Tion 2 conital	Tion 2 comital	Tier 2 capital
5	Post-transitional Basel III rules from 2022/3/31	Additional Tier 1 capital Additional Tier 1 capital	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital	Tier 2 capital Tier 2 capital
3		Additional Her I Capital	Her 2 Capital	Hei 2 capitai	riei 2 capitai
6	Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
7	Instrument type	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
8	Amount recognised in regulatory capital				
	Consolidated	JPY 11.0 billion	JPY 30.0 billion	JPY 5.0 billion	JPY 16.0 billion
	Non-consolidated	JPY 11.0 billion	JPY 30.0 billion	JPY 5.0 billion	JPY 16.0 billion
9	Par value of instrument	JPY 11.0 billion	JPY 30.0 billion	JPY 5.0 billion	JPY 16.0 billion
10	Accounting classification				
	Consolidated	Liability - amortised cost	Liability - amortised cost	Liability – amortised cost	Liability – amortised cost
	Non-consolidated	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	2018/12/18	2016/3/14	2016/7/29	2017/3/2
	Perpetual or dated	Perpetual	Dated	Dated	Dated
13	Original maturity date	No maturity	2026/7/13	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	2029/1/15 at per	2021/7/13 at per	2021/7/29 at per	_
	Contingent call dates and redemption amount	Tax event or Regulatory event at per	Tax event or Regulatory event at per	Tax event or Regulatory event at per	Tax event or Regulatory event at per
16	Subsequent call dates, if applicable	Each interest payment date after the first call date	<u> </u>	_	
	Coupons / dividends	can date			
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed	Fixed	Fixed
18	Coupon rate and any related index	*	*	*	*
19	Existence of a dividend stopper	Yes	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	,, ·	NT.		Triandator y
22	Existence of step up of other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative	, and the second
22					No
=	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	No Non-cumulative
23 24 25	Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	Non-cumulative	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	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 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 28	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	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 Yes	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 Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen	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 If writedown, writedown trigger(s)	Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's	Non-cumulative Non-convertible Yes Non-viability event :	Non-cumulative Non-convertible Yes Non-viability event :	No Non-cumulative Non-convertible Yes Non-viability event :
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 Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.	Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc.	Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc.	No Non-cumulative Non-convertible Yes Non-viability event : Specified item 2 measures, etc.
23 24 25 26 27 28 29 30 31	Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial	Non-cumulative Non-convertible — — — — — — — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other	Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full	Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full	No Non-cumulative Non-convertible Yes Non-viability event : Specified item 2 measures, etc. Full
23 24 25 26 27 28 29 30 31 32 33	Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary	Non-cumulative Non-convertible — — — — — — — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent	Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full	Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full	No Non-cumulative Non-convertible Yes Non-viability event : Specified item 2 measures, etc. Full
23 24 25 26 27 28 29 30 31 32 33 34 34a	Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify 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	Non-cumulative Non-convertible — — — — — — — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent	Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent	No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent
23 24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal	Non-cumulative Non-convertible — — — — — — — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent	Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent	No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent
23 24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual Subordinated	Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual Other internal TLAC	Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual Other internal TLAC	No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual Other internal TLAC
23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal	Non-cumulative Non-convertible	Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent - Contractual	Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent - Contractual	No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual

MITTER RATA	MITTER ROTO 5	MI ITR B3T2-6	MITTED DOTO 7
			MUTB B3T2-7

		MUTB B3T2-4	MUTB B3T2-5	MUTB B3T2-6	MUTB B3T2-7
1	Issuer	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
2	Unique identifier (ISIN)	-	_	-	_
3	Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	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 Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
7	Instrument type	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
8	Amount recognised in regulatory capital		,	, and the second	,
	Consolidated	JPY 31.0 billion	JPY 11.0 billion	JPY 40.0 billion	JPY 20.0 billion
	Non-consolidated	JPY 31.0 billion	JPY 11.0 billion	JPY 40.0 billion	JPY 20.0 billion
9	Par value of instrument	JPY 31.0 billion	JPY 11.0 billion	JPY 40.0 billion	JPY 20.0 billion
	Accounting classification	,	,)	y= = =========
10	Consolidated	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
	Non-consolidated	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	2017/3/2	2017/9/15	2017/9/15	2018/6/11
	Perpetual or dated	Dated	2017/9/15 Dated	2017/9/15 Dated	2016/6/11 Dated
\vdash	*				
13	Original maturity date	2027/7/26 Yes	2028/1/12 Yes	2028/1/12 Yes	2028/6/9
15	Issuer call subject to prior supervisory approval Optional call date and redemption amount	2022/7/26 at per	ies	2023/1/12 at per	Yes
13	Contingent call dates and redemption amount	Tax event or Regulatory event at per	Tax event or Regulatory event at per	Tax event or Regulatory event at per	Tax event or Regulatory event at per
16	Subsequent call dates, if applicable	— —	-		
	Coupons / dividends	71. 1	77. 1	77. 1	
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 Non-cumulative or cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative
22	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
23	If convertible, conversion trigger(s)	Non-convertible	Non-convertible		Nian agreementible
24	II CONVERTIBLE, CONVERSION TRIPPERIS)				Non-convertible
		-	-	_	_
25	If convertible, fully or partially	_ _ _	_ _	<u> </u>	_ _
26	If convertible, fully or partially If convertible, conversion rate	-	_ _ _ _	- - -	_ _ _ _
26 27	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion		_ _	<u> </u>	_ _
26 27 28	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	- -	- - - -	- 	
26 27 28 29	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	- - - -	- - - - - -	 	- - - - - -
26 27 28 29	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	- - -	- - - - -	- - - - -	- - - - -
26 27 28 29 30	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s)			— — — — — — — — — — — — — — — — — — —	— — — — — — — — — — — — — — — — — — —
26 27 28 29 30	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial	- - - - Yes Non-viability event :	Yes Non-viability event :	Yes Non-viability event :	— — — — — — — — — — — — Yes Non-viability event :
26 27 28 29 30 31	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s)	— — — — — — — Yes Non-viability event: Specified item 2 measures, etc. Full	— — — — — — — — — — — — — — — — — — —		
26 27 28 29 30 31 32 33 34 34a	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination	— — — — — — — Yes Non-viability event: Specified item 2 measures, etc. Full	— — — — — — — — — — — — — — — — — — —		
26 27 28 29 30 31 32 33 34 34a	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Yes Non-viability event: Specified item 2 measures, etc. Full Permanent	Yes Non-viability event: Specified item 2 measures, etc. Full Permanent	Yes Non-viability event: Specified item 2 measures, etc. Full Permanent	Yes Non-viability event: Specified item 2 measures, etc. Full Permanent
26 27 28 29 30 31 32 33 34 34a	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal				
26 27 28 29 30 31 32 33 34 34a 35	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)				

MUTB B3T2-8

		MUTB B312-8
\vdash	Issuer	Mitsubishi UFJ Trust and Banking
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	
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
5	Post-transitional Basel III rules from 2022/3/31	Tier 2 capital
	i i	
6	Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking
		Subordinated Loan borrowed from
7	Instrument type	Mitsubishi UFJ Financial Group
8	Amount recognised in regulatory capital	The action of That tear Group
	Consolidated	JPY 12.0 billion
	Non-consolidated	IPY 12.0 billion
		,
	Par value of instrument	JPY 12.0 billion
10	Accounting classification	
	Consolidated	Liability - amortised cost
	Comonadica	Liability - amortisea cost
	Non-consolidated	Liability - amortised cost
11	Original date of issuance	2018/10/31
	Perpetual or dated	Dated
13	Original maturity date	2028/10/31
	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2023/10/31 at per
13		
	Contingent call dates and redemption amount	Tax event or Regulatory event at per
16	Subsequent call dates, if applicable	Each interest payment date after the first call date
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	*
19	Existence of a dividend stopper	No
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
	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	Non-conventible
	00 17	-
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, etc.
32	If writedown, full or partial	Full
33	If writedown, permanent or temporary	Permanent
34	If temporary write-own, description of writeup mechanism	_
34a	Type of subordination	Contractual
	Position in subordination hierarchy in liquidation (specify instrument type	
	immediately senior to instrument in the insolvency creditor hierarchy of the legal	Other internal TLAC
	entity concerned)	Outer maritar 1L/1C
	Non-compliant transitioned features	No
-	•	INU
37	If yes, specify non-compliant features	

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

	Weighted-average of interest rates	0.939% (round to three decimal places)
--	------------------------------------	--