		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
2	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	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 Trust and Banking	Mitsubishi UFJ Financial Group Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
7	Instrument type	Common stock	Common stock, etc.	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
8	Amount recognised in regulatory capital				
	Consolidated	JPY 1,681.7 billion	JPY 2.5 billion	JPY 50.0 billion	JPY 30.0 billion
	Non-consolidated	JPY 1,603.8 billion	_	JPY 50.0 billion	JPY 30.0 billion
9	Par value of instrument	_	_	JPY 50.0 billion	JPY 30.0 billion
	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
	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	–		No maturity	No maturity
14	Issuer call subject to prior supervisory approval	No	No	Yes	Yes
15	Optional call date and redemption amount	_	_	2026/7/15 at per	2022/1/15 at per
10	Contingent call dates and redemption amount		_	Tax event or Regulatory event at per	Tax event or Regulatory event at per
16	Subsequent call dates, if applicable	-	_		Each interest payment date after the first call date
	Coupons / dividends			cui cuic	cui une
17	Fixed or floating dividend/coupon	_	_	Fixed to floating	Fixed to floating
18	Coupon rate and any related index	_	_	*	*
19	Existence of a dividend stopper	No	No	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
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)	_	_	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.
32	If writedown, full or partial	_	_	Full or Partial	Full or Partial
33	If writedown, permanent or temporary	_	_	Temporary or Permanent	Temporary or Permanent
34	If temporary write-own, description of writeup mechanism	-	_	Amount agreed with JFSA and other Regulatory authorities	Amount agreed with JFSA and other Regulatory authorities
34a	Type of subordination	_	_	Contractual	Contractual
	Position in subordination hierarchy in liquidation (specify instrument type				
35	immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Perpetual subordinated	Subordinated	Subordinated	Subordinated
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	<u>-</u>	_	_	_

		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
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet				
Sa	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 Trust and Banking			
7	Instrument type	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Perpetual Subordinated Loan borrowed 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				
	Consolidated	Liability - amortised cost			
	Non-consolidated	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			
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	*	*	*	*
19	Existence of a dividend stopper	Yes	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	<u> </u>	<u> </u>	<u> </u>	_
25 26	If convertible, fully or partially If convertible, conversion rate				-
27	If convertible, conversion rate If convertible, mandatory or optional conversion				
28	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into				
30	Writedown feature	Yes	Yes	Yes	Yes
31	If writedown, writedown trigger(s)	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen
20	TC 10 1	below 5.125%, etc.	below 5.125%, etc.	below 5.125%, etc.	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 Amount agreed with JFSA and other	Temporary or Permanent Amount agreed with JFSA and other	Temporary or Permanent Amount agreed with JFSA and other	Temporary or Permanent Amount agreed with JFSA and other
34	If temporary write-own, description of writeup mechanism	Regulatory authorities	Regulatory authorities	Regulatory authorities	Regulatory authorities
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual
	In the state of th				
35		Subordinated	Subordinated	Subordinated	Subordinated
	immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)				
36	immediately senior to instrument in the insolvency creditor hierarchy of the legal	Subordinated No —	Subordinated No —	Subordinated No —	Subordinated No —

		MUTB B3AT1-7	MUTB B3AT1-8	MUTB B3AT1-9	MUTB B3T2-1
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
20	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 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	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Perpetual 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 17.0 billion	JPY 11.0 billion	JPY 30.0 billion
	Non-consolidated	JPY 11.0 billion	JPY 17.0 billion	JPY 11.0 billion	JPY 30.0 billion
9	Par value of instrument	JPY 11.0 billion	JPY 17.0 billion	JPY 11.0 billion	JPY 30.0 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	2019/10/16	2019/10/16	2016/3/14
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Dated
13	Original maturity date	No maturity	No maturity	No maturity	2026/7/13
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date and redemption amount	2029/1/15 at per	2025/1/15 at per	2030/1/15 at per	2021/7/13 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				
H					
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating	Fixed
17	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed to floating *	Fixed to floating *	Fixed to floating *	Fixed *
		Fixed to floating * Yes	Fixed to floating * Yes	Fixed to floating * Yes	Fixed * No
18	Coupon rate and any related index	*	*	*	*
18 19	Coupon rate and any related index Existence of a dividend stopper	* Yes	* Yes	* Yes	* No
18 19 20	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	* Yes Fully discretionary	* Yes Fully discretionary	* Yes Fully discretionary	* No Mandatory
18 19 20 21	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	* Yes Fully discretionary No	* Yes Fully discretionary No	* Yes Fully discretionary No	* No Mandatory No
18 19 20 21 22	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	* Yes Fully discretionary No Non-cumulative	* Yes Fully discretionary No Non-cumulative	* Yes Fully discretionary No Non-cumulative	* No Mandatory No Non-cumulative
18 19 20 21 22 23 24 25	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	* Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26	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	* Yes Fully discretionary No Non-cumulative Non-convertible —	* Yes Fully discretionary No Non-cumulative Non-convertible —	* Yes Fully discretionary No Non-cumulative Non-convertible —	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27	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	Yes Fully discretionary No Non-cumulative Non-convertible — —	Yes Fully discretionary No Non-cumulative Non-convertible — —	Yes Fully discretionary No Non-cumulative Non-convertible — —	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28	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	Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29	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	* Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28	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	* 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	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29	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	* 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	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29	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)	* Yes Fully discretionary No Non-cumulative Non-convertible	Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc.
18 19 20 21 22 23 24 25 26 27 28 29 30	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	* 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 below 5.125%, etc. Full or Partial	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29 30 31	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)	Yes Fully discretionary No Non-cumulative Non-convertible	Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event : Specified item 2 measures, etc.
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, permanent or temporary If temporary write-own, description of writeup mechanism	Yes Fully discretionary No Non-cumulative Non-convertible	Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal	Yes Fully discretionary No Non-cumulative Non-convertible	Yes Fully discretionary No Non-cumulative Non-convertible	* Yes Fully discretionary No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, permanent or temporary If temporary write-own, description of writeup mechanism 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	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual

37 If yes, specify non-compliant features

MUTB B3T2-2	MUTB B3T2-3	MUTB B3T2-4	MUTB B3T2-5
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		MUTB B3T2-2	MUTB B3T2-3	MUTB B3T2-4	MUTB B3T2-5
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)				
L	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				
	Consolidated	JPY 5.0 billion	JPY 16.0 billion	JPY 31.0 billion	JPY 11.0 billion
	Non-consolidated	JPY 5.0 billion	JPY 16.0 billion	JPY 31.0 billion	JPY 11.0 billion
9	Par value of instrument	JPY 5.0 billion	JPY 16.0 billion	JPY 31.0 billion	JPY 11.0 billion
10	Accounting classification				
	Consolidated	Liability – amortised cost	Liability - amortised cost	Liability – amortised cost	Liability - amortised cost
\vdash	Non-consolidated	Liability - amortised cost	Liability – amortised cost	Liability - amortised cost	Liability – amortised cost
11	Original date of issuance	2016/7/29	2017/3/2	2017/3/2	2017/9/15
12		Dated	Dated	Dated	Dated
13	Original maturity date	2026/7/29	2027/7/26	2027/7/26	2028/1/12
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15		2021/7/29 at per	_	2022/7/26 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	<u> </u>	_		<u> </u>
	Coupons / dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	*	*	*	*
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative		3.7		
23		Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
24	Convertible or non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible
	If convertible, conversion trigger(s)				
25	If convertible, conversion trigger(s) If convertible, fully or partially	Non-convertible	Non-convertible	Non-convertible	Non-convertible — — —
26	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	Non-convertible	Non-convertible	Non-convertible	Non-convertible
26 27	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Non-convertible	Non-convertible	Non-convertible	Non-convertible
26 27 28	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-convertible	Non-convertible	Non-convertible	Non-convertible
26 27 28 29	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-convertible	Non-convertible	Non-convertible	Non-convertible
26 27 28	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-convertible	Non-convertible	Non-convertible	Non-convertible
26 27 28 29	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-convertible	Non-convertible	Non-convertible	Non-convertible
26 27 28 29 30	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-convertible Yes Non-viability event: Specified item 2 measures, etc.	Non-convertible Yes Non-viability event: Specified item 2 measures, etc.	Non-convertible Yes Non-viability event: Specified item 2 measures, etc.	Non-convertible Yes Non-viability event: Specified item 2 measures, etc.
26 27 28 29 30	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-convertible Yes Non-viability event: Specified item 2 measures, etc. Full	Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full	Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full	Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full
26 27 28 29 30 31	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-convertible Yes Non-viability event: Specified item 2 measures, etc.	Non-convertible Yes Non-viability event: Specified item 2 measures, etc.	Non-convertible Yes Non-viability event: Specified item 2 measures, etc.	Non-convertible Yes Non-viability event: Specified item 2 measures, etc.
26 27 28 29 30 31 32 33 34	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	Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent	Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent	Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent	Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent
26 27 28 29 30 31 32 33	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-convertible Yes Non-viability event: Specified item 2 measures, etc. Full	Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full	Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full	Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full
26 27 28 29 30 31 32 33 34	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	Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent	Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent	Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent	Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent
26 27 28 29 30 31 32 33 34 34a	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-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual	Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual	Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual	Non-convertible

MUTB B3T2-6 MUTB B3T2-7 MUTB B3T2-8	MUTB B3T2-9
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		MUTB B3T2-6	MUTB B3T2-7	MUTB B3T2-8	MUTB B3T2-9
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)				
<u></u>	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				
	Consolidated	JPY 40.0 billion	JPY 20.0 billion	JPY 12.0 billion	JPY 4.0 billion
	Non-consolidated	JPY 40.0 billion	JPY 20.0 billion	JPY 12.0 billion	JPY 4.0 billion
9	Par value of instrument	JPY 40.0 billion	JPY 20.0 billion	JPY 12.0 billion	JPY 4.0 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	2017/9/15	2018/6/11	2018/10/31	2019/9/20
12		Dated	Dated	Dated	Dated
13	Original maturity date	2028/1/12	2028/6/9	2028/10/31	2030/1/15
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date and redemption amount	2023/1/12 at per		2023/10/31 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	–
\vdash	Coupons / dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed to floating	Fixed
18	Coupon rate and any related index	*	*	*	*
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	NT.	No		
22		No	INO	No	No
23	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	No Non-cumulative	No Non-cumulative
24	* *				
	Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
25	Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
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	Non-cumulative Non-convertible — — —
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	Non-cumulative Non-convertible
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	Non-cumulative Non-convertible
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	Non-cumulative Non-convertible
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 If convertible, specify issuer of instrument it converts into	Non-cumulative Non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible
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	Non-cumulative Non-convertible
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 Non-viability event: Specified item 2 measures, 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.	Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc.
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) If writedown, full or partial	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	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.
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)	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.	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.
25 26 27 28 29 30 31 32 33 34	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	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	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 -
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 If temporary write-own, description of writeup mechanism Type of subordination	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	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.
25 26 27 28 29 30 31 32 33 34	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	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	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 -
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 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 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	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

MUTB B3T2-10

	-	MOTO D312-10
1	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	
	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 Trust and Banking
7	Instrument type	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
8	Amount recognised in regulatory capital	
	Consolidated	JPY 15.0 billion
	Non-consolidated	JPY 15.0 billion
9	Par value of instrument	JPY 15.0 billion
10	Accounting classification)
10	Consolidated	Liability - amortised cost
-	Non-consolidated	Liability – amortised cost
11	Original date of issuance	2019/9/20
12		, ,
	Perpetual or dated	Dated
13	Original maturity date	2030/1/15
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2025/1/15 at per
	Contingent call dates and redemption amount	Tax event or Regulatory event at per
16	Subsequent call dates, if applicable	-
_		
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18		Fixed *
18 19	Fixed or floating dividend/coupon	* No
18	Fixed or floating dividend/coupon Coupon rate and any related index	*
18 19 20 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem	* No Mandatory No
18 19 20	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	* No Mandatory
18 19 20 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem	* No Mandatory No
18 19 20 21 22	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative	* No Mandatory No Non-cumulative
18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible	* No Mandatory No Non-cumulative
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	* No Mandatory No Non-cumulative Non-convertible —
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	* No Mandatory No Non-cumulative Non-convertible —
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature If writedown, writedown trigger(s)	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc.
18 19 20 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full
18 19 20 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature If writedown, writedown trigger(s)	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc.
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, permanent or temporary If temporary write-own, description of writeup mechanism	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual Other internal TLAC
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual

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

I	Weighted-average of interest rates	0.903% (round to three decimal places)
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