	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
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet				
<sup>3a</sup> is achieved (for other TLAC-eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules by 2022/3/30	Common equity Tier1 capital	Common equity Tier1 capital, etc.	Additional Tier 1 capital	Additional Tier 1 capital
5 Post-transitional Basel III rules from 2022/3/31	Common equity Tier1 capital	Common equity Tier1 capital, etc.	Additional Tier 1 capital	Additional Tier 1 capital
6 Eligible at solo/group/group and solo		Mitsubishi UFJ Financial Group		
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	Common stock	Common stock, etc.	Perpetual Subordinated Loan borrowed	Perpetual Subordinated Loan borrowed
			from Mitsubishi UFJ Financial Group	from Mitsubishi UFJ Financial Group
8 Amount recognised in regulatory capital				
Consolidated	JPY 1,695.9 billion	JPY 2.4 billion	JPY 50.0 billion	JPY 30.0 billion
Non-consolidated	JPY 1,613.2 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	-		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
			Each interest payment date after the first	
16 Subsequent call dates, if applicable	—	—	call date	call date
Coupons / dividends				
17 Fixed or floating dividend/coupon	_	-	Fixed to floating	Fixed to floating
18 Coupon rate and any related index	1	—	*	*
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	1	—	—	1
26 If convertible, conversion rate	1	—	—	1
27 If convertible, mandatory or optional conversion	1	—	—	
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
			Mitsubishi UFJ Trust and Banking's	Mitsubishi UFJ Trust and Banking's
31 If writedown, writedown trigger(s)	_	-	consolidated CET1 capital ratio fallen	consolidated CET1 capital ratio fallen
			below 5.125%, etc.	below 5.125%, etc.
32 If writedown, full or partial	_	-	Full or Partial	Full or Partial
32       If writedown, full or partial         33       If writedown, permanent or temporary			Full or Partial Temporary or Permanent	Full or Partial Temporary or Permanent
			Full or Partial Temporary or Permanent Amount agreed with JFSA and other	Full or Partial Temporary or Permanent Amount agreed with JFSA and other
33 If writedown, permanent or temporary	_	_	Full or Partial Temporary or Permanent	Full or Partial Temporary or Permanent
33       If writedown, permanent or temporary         34       If temporary write-own, description of writeup mechanism         34a       Type of subordination			Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities
33       If writedown, permanent or temporary         34       If temporary write-own, description of writeup mechanism         34a       Type of subordination         Position in subordination hierarchy in liquidation (specify instrument type         35       immediately senior to instrument in the insolvency creditor hierarchy of the legal			Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities
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			Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual	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	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				
<sup>5a</sup> 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
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	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
16 Subsequent call dates, if applicable	Each interest payment date after the first call date	Each interest payment date after the first call date	Each interest payment date after the first call date	Each interest payment date after the firs call date
Coupons / dividends				
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)	—	—	Ι	
25 If convertible, fully or partially	—	—	-	
26 If convertible, conversion rate	—	—	Ι	-
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				
29         If convertible, specify issuer of instrument it converts into           30         Writedown feature	  Yes	  Yes	  Yes	Yes
	– – Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen	– – Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen	– – Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen	<u> </u>
30     Writedown feature       31     If writedown, writedown trigger(s)	– Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.	– Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.	– Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.	<u> </u>
30     Writedown feature       31     If writedown, writedown trigger(s)       32     If writedown, full or partial	– Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial	– Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial	– <u>Yes</u> Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial	<u>–</u> Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial
30     Writedown feature       31     If writedown, writedown trigger(s)	– Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent	– Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent	– Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent	<u>–</u> Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent
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 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 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 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	
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	- 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	- Yes Mitsubishi UFJ Trust and Banking's consolidated CETI capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other	– 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	
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 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 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 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	
30       Writedown feature         31       If writedown, writedown trigger(s)         32       If writedown, full or partial         33       If writedown, permanent or temporary         34       If temporary write-own, description of writeup mechanism         34a       Type of subordination         Position in subordination hierarchy in liquidation (specify instrument type         35       immediately senior to instrument in the insolvency creditor hierarchy of the legal	- 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	- 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	- 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	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 B3AT1-7	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
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet				
is achieved (for other TLAC-eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules by 2022/3/30	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital	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		Each interest payment date after the first call date	_
Coupons / dividends				
17 Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating	Fixed
18 Coupon rate and any related index	*	*	*	*
19 Existence of a dividend stopper	Yes	Yes	Yes	No
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory
21 Existence of step-up or other incentive to redeem	No	No	No	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	NT 1.0
23 Convertible or non-convertible		i von-cumulative	Non-cumulative	Non-cumulative
	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)	Non-convertible —			
25 If convertible, fully or partially		Non-convertible	Non-convertible	Non-convertible
25     If convertible, fully or partially       26     If convertible, conversion rate		Non-convertible — — — —	Non-convertible — — —	Non-convertible — — — —
25       If convertible, fully or partially         26       If convertible, conversion rate         27       If convertible, mandatory or optional conversion		Non-convertible – – – – –	Non-convertible – – – – –	Non-convertible — — — — — —
25       If convertible, fully or partially         26       If convertible, conversion rate         27       If convertible, mandatory or optional conversion         28       If convertible, specify instrument type convertible into		Non-convertible — — — — — — —	Non-convertible – – – – – – –	Non-convertible — — — —
25       If convertible, fully or partially         26       If convertible, conversion rate         27       If convertible, mandatory or optional conversion         28       If convertible, specify instrument type convertible into         29       If convertible, specify issuer of instrument it converts into		Non-convertible — — — — — — — — — —	Non-convertible — — — — — — — — — — —	Non-convertible — — — — — — — — — — —
25       If convertible, fully or partially         26       If convertible, conversion rate         27       If convertible, mandatory or optional conversion         28       If convertible, specify instrument type convertible into		Non-convertible 	Non-convertible      Yes	Non-convertible — — — — — — — —
25       If convertible, fully or partially         26       If convertible, conversion rate         27       If convertible, mandatory or optional conversion         28       If convertible, specify instrument type convertible into         29       If convertible, specify issuer of instrument it converts into		Non-convertible — — — — — — — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen	Non-convertible – – – – – – Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen	Non-convertible
25       If convertible, fully or partially         26       If convertible, conversion rate         27       If convertible, mandatory or optional conversion         28       If convertible, specify instrument type convertible into         29       If convertible, specify issuer of instrument it converts into         30       Writedown feature         31       If writedown, writedown trigger(s)		Non-convertible — — — — — — — — — — — — — — — — — — —	Non-convertible — — — — — — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.	Non-convertible
25       If convertible, fully or partially         26       If convertible, conversion rate         27       If convertible, mandatory or optional conversion         28       If convertible, specify instrument type convertible into         29       If convertible, specify issuer of instrument it converts into         30       Writedown feature         31       If writedown, writedown trigger(s)         32       If writedown, full or partial		Non-convertible — — — — — — — — — — — — — — — — — — —	Non-convertible – – – – – – Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial	Non-convertible – – – – – – Yes Non-viability event : Specified item 2 measures, etc. Full
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)		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-convertible – – – – – – – Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent	Non-convertible
25       If convertible, fully or partially         26       If convertible, conversion rate         27       If convertible, mandatory or optional conversion         28       If convertible, specify instrument type convertible into         29       If convertible, specify issuer of instrument it converts into         30       Writedown feature         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		Non-convertible — — — — — — — — — Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. — HII or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	Non-convertible — — — — — — — — — — — — —	Non-convertible 
25       If convertible, fully or partially         26       If convertible, conversion rate         27       If convertible, mandatory or optional conversion         28       If convertible, specify instrument type convertible into         29       If convertible, specify issuer of instrument it converts into         30       Writedown feature         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		Non-convertible — — — — — — — — — — — — —	Non-convertible — — — — — — — — — — — — —	Non-convertible – – – – – – Yes Non-viability event : Specified item 2 measures, etc. Full
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		Non-convertible — — — — — — — — — Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. — HII or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	Non-convertible — — — — — — — — — — — — —	Non-convertible 
25       If convertible, fully or partially         26       If convertible, conversion rate         27       If convertible, mandatory or optional conversion         28       If convertible, specify instrument type convertible into         29       If convertible, specify 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, full or partial         34       If temporary write-own, description of writeup mechanism         34a       Type of subordination         Position in subordination hierarchy in liquidation (specify instrument type         35       immediately senior to instrument in the insolvency creditor hierarchy of the legal		Non-convertible	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	Non-convertible – – – – – – Yes Non-viability event : Specified item 2 measures, etc. Full Permanent – Contractual

	MUTB B3T2-2	MUTB B3T2-3	MUTB B3T2-4	MUTB B3T2-5
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				
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			
7 Instrument type	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			
Non-consolidated	Liability - amortised cost			
11 Original date of issuance	2016/7/29	2017/3/2	2017/3/2	2017/9/15
12 Perpetual or dated	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 Optional call date and redemption amount	2021/7/29 at per		2022/7/26 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	Fixed	Fixed	Fixed
18 Coupon rate and any related index	*	*	*	*
19 Existence of a dividend stopper	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step-up or other incentive to redeem	No	No	No	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)	_	_	_	_
25 If convertible, fully or partially	_	_	_	_
26 If convertible, conversion rate	_	_	_	_
27 If convertible, mandatory or optional conversion	-	-	-	-
28 If convertible, specify instrument type convertible into		—	—	—
29 If convertible, specify issuer of instrument it converts into	-	—	—	—
30 Writedown feature	Yes	Yes	Yes	Yes
31 If writedown, writedown trigger(s)	Non-viability event : Specified item 2 measures, etc.			
32 If writedown, full or partial	Full	Full	Full	Full
33 If writedown, permanent or temporary	Permanent	Permanent	Permanent	Permanent
34 If temporary write-own, description of writeup mechanism	_	_	_	_
34a Type of subordination	Contractual	Contractual	Contractual	Contractual
Position in subordination hierarchy in liquidation (specify instrument type 35 immediately senior to instrument in the insolvency creditor hierarchy of the legal	Other internal TLAC	Other internal TLAC	Other internal TLAC	Other internal TLAC
entity concerned)	<u>۲</u>	<u>۲</u>	λ.τ.	<b>N</b> T
36 Non-compliant transitioned features	No	No	No	No
37 If yes, specify non-compliant features	_	_	—	_

	MUTB B3T2-6	MUTB B3T2-7	MUTB B3T2-8	MUTB B3T2-9
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				
3a is achieved (for other TLAC-eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules by 2022/3/30	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5 Post-transitional Basel III rules from 2022/3/31	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
6 Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking			
7 Instrument type	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	IPY 20.0 billion	IPY 12.0 billion	JPY 4.0 billion
9 Par value of instrument	IPY 40.0 billion	IPY 20.0 billion	IPY 12.0 billion	JPY 4.0 billion
10 Accounting classification	JI I 40.0 DIMON	JI I 20.0 Dimon	JI I 12.0 Dimon	JI I 4.0 Dimon
Consolidated	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 Perpetual or dated	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			
16         Subsequent call dates, if applicable	-	-	Each interest payment date after the first call date	-
Coupons / dividends			Call date	
17     Fixed or floating dividend/coupon	Fixed	Fixed	Fixed to floating	Fixed
18 Coupon rate and any related index	*	*	*	*
10     Evistence of a dividend stopper	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step-up or other incentive to redeem	No	No	No	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)	_	_	_	_
25 If convertible, fully or partially	_			
26     If convertible, conversion rate	_			
27 If convertible, mandatory or optional conversion	_			_
28 If convertible, specify instrument type convertible into	_			_
29 If convertible, specify issuer of instrument it converts into	_	_	_	_
30 Writedown feature	Yes	Yes	Yes	Yes
31 If writedown, writedown trigger(s)	Non-viability event : Specified item 2 measures, etc.			
32 If writedown, full or partial	Full	Full	Full	Full
33 If writedown, permanent or temporary	Permanent	Permanent	Permanent	Permanent
34         If temporary write-own, description of writeup mechanism	-			
34a Type of subordination	Contractual	Contractual	Contractual	Contractual
Position in subordination hierarchy in liquidation (specify instrument type	contractuar	contractuar	Contractuar	Contractuar
			Other internal TLAC	Other internal TLAC
<ul> <li>as immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)</li> </ul>	Other internal TLAC	Other internal TLAC	Other internal ILAC	Other Internal TLAC
35 immediately senior to instrument in the insolvency creditor hierarchy of the legal	Other internal TLAC No	Other internal TLAC No	No	No

		MUTB B3T2-10
1 Is	suer	Mitsubishi UFJ Trust and Banking
2 U	Inique identifier (ISIN)	—
3 G	overning law(s) of the instrument	Japan Law
	feans by which enforceability requirement of Section 13 of the TLAC Term Sheet	
is	achieved (for other TLAC-eligible instruments governed by foreign law)	
R	egulatory 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 A	mount recognised in regulatory capital	
	Consolidated	JPY 15.0 billion
Ν	Jon-consolidated	JPY 15.0 billion
9 P	ar value of instrument	JPY 15.0 billion
	ccounting classification	ji i iolo binion
	Consolidated	Liability - amortised cost
	Non-consolidated	Liability – amortised cost
	Priginal date of issuance	2019/9/20
	erpetual or dated	Dated
	Original maturity date	2030/1/15
	suer 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	_
	oupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	*
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23 C	onvertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	—
25	If convertible, fully or partially	—
26	If convertible, conversion rate	—
27	If convertible, mandatory or optional conversion	—
28	If convertible, specify instrument type convertible into	—
29	If convertible, specify issuer of instrument it converts into	—
30 W	/ritedown 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	
34 a T.	ype of subordination	Contractual
		Contractual
35 in	osition in subordination hierarchy in liquidation (specify instrument type nmediately senior to instrument in the insolvency creditor hierarchy of the legal ntity concerned)	Other internal TLAC
	Ion-compliant transitioned features	No
50 11		

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

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