		MUTB T1-1	MUTB T1-2	MUTB B3AT1-1	MUTB B3AT1-2
1	Issuer	Mitsubishi UFJ Trust and Banking	The Master Trust Bank of Japan, etc.	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
2	Unique identifier (ISIN)	_	_	_	_
3	Governing law(s) of the instrument	Japan Law	Japan Law, etc.	Japan Law	Japan Law
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet				
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 1,759.0 billion	JPY 2.7 billion	JPY 50.0 billion	JPY 30.0 billion
	Non-consolidated	JPY 1,663.0 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	<u> </u>	<u> </u>	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
16	Subsequent call dates, if applicable	-	-	Each interest payment date after the first call date	Each interest payment date after the first call date
	Coupons / dividends				
17	Fixed or floating dividend/coupon	_	_	Fixed to floating	Fixed to floating
18	Coupon rate and any related index	_	_	*	*
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 immediately senior to instrument in the insolvency creditor hierarchy of the legal	Perpetual subordinated	Subordinated	Subordinated	Subordinated
35	entity concerned)	F			
35		No	No	No	No

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37 If yes, specify non-compliant features

		MUTB B3AT1-3	MUTB B3AT1-4	MUTB B3AT1-5	MUTB B3AT1-6
1	Issuer	Mitsubishi UFJ Trust and Banking			
2	Unique identifier (ISIN)	I	_	_	1
3	Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	Japan Law
32	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet				
Ja	is achieved (for other TLAC-eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules by 2022/3/30	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)	_	_	_	_
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)	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.	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	Full or Partial	Full or Partial
33	If writedown, permanent or temporary	Temporary or Permanent	Temporary or Permanent	Temporary or Permanent	Temporary or Permanent
34	If temporary write-own, description of writeup mechanism	Amount agreed with JFSA and other Regulatory authorities			
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual
1	Position in subordination hierarchy in liquidation (specity instrument type			1	1
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Subordinated	Subordinated	Subordinated	Subordinated
	immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)				
35 36 37	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 B3AT1-10
1	Issuer	Mitsubishi UFJ Trust and Banking			
2	Unique identifier (ISIN)	ı	_	ı	1
3	Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	Japan Law
32	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet				
Ja	is achieved (for other TLAC-eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules by 2022/3/30	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 11.0 billion	JPY 17.0 billion	JPY 11.0 billion	JPY 3.5 billion
	Non-consolidated	JPY 11.0 billion	JPY 17.0 billion	JPY 11.0 billion	JPY 3.5 billion
9	Par value of instrument	JPY 11.0 billion	JPY 17.0 billion	JPY 11.0 billion	JPY 3.5 billion
10	Accounting classification				
	Consolidated	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	2020/10/19
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	2029/1/15 at per	2025/1/15 at per	2030/1/15 at per	2026/1/15 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)	_	_	_	_
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)	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.	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	Full or Partial	Full or Partial
			Temporary or Permanent	Temporary or Permanent	Temporary or Permanent
33	If writedown, permanent or temporary	Temporary or Permanent	remporary or remailem	Temporary or remainent	
33 34		Amount agreed with JFSA and other			
34	If writedown, permanent or temporary				
34	If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination	Amount agreed with JFSA and other Regulatory authorities	Amount agreed with JFSA and other Regulatory authorities	Amount agreed with JFSA and other Regulatory authorities	Amount agreed with JFSA and other Regulatory authorities
34 34a	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	Amount agreed with JFSA and other Regulatory authorities	Amount agreed with JFSA and other Regulatory authorities	Amount agreed with JFSA and other Regulatory authorities	Amount agreed with JFSA and other Regulatory authorities
34 34a 35	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)	Amount agreed with JFSA and other Regulatory authorities Contractual Subordinated	Amount agreed with JFSA and other Regulatory authorities Contractual Subordinated	Amount agreed with JFSA and other Regulatory authorities Contractual Subordinated	Amount agreed with JFSA and other Regulatory authorities Contractual Subordinated
34 34a	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	Amount agreed with JFSA and other Regulatory authorities Contractual			

		MUTB B3AT1-11	MUTB B3T2-1	MUTB B3T2-2	MUTB B3T2-3
1	Issuer	Mitsubishi UFI Trust and Banking	Mitsubishi UFI Trust and Banking	Mitsubishi UFI Trust and Banking	Mitsubishi UFI 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	Additional Tier 1 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Post-transitional Basel III rules from 2022/3/31	Additional Tier 1 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	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
8	Amount recognised in regulatory capital				
	Consolidated	JPY 5.0 billion	JPY 30.0 billion	JPY 5.0 billion	JPY 16.0 billion
	Non-consolidated	JPY 5.0 billion	JPY 30.0 billion	JPY 5.0 billion	JPY 16.0 billion
9	Par value of instrument	JPY 5.0 billion	JPY 30.0 billion	JPY 5.0 billion	JPY 16.0 billion
	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	2020/10/19	2016/3/14	2016/7/29	2017/3/2
	Perpetual or dated	Perpetual	Dated	Dated	Dated
13	Original maturity date	No maturity	2026/7/13	2026/7/29	2027/7/26
	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date and redemption amount	2031/1/15 at per	2021/7/13 at per	2021/7/29 at per	——————————————————————————————————————
10	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
	1	Each interest payment date after the first	Tax event of Regulatory event at per	rux event of regulatory event at per	rux event of regulatory event at per
16	Subsequent call dates, if applicable	call date	_	_	_
	Coupons / dividends				
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed	Fixed	Fixed
18	Coupon rate and any related index	*	*	*	*
19	Existence of a dividend stopper	Yes	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	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)		_	_	I
25	If convertible, fully or partially		_	_	I
26	If convertible, conversion rate	_	_	_	_
27	If convertible, mandatory or optional conversion	_	_	<u> </u>	_
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)	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.	Non-viability event : Specified item 2 measures, etc.	Non-viability event : Specified item 2 measures, etc.	Non-viability event : Specified item 2 measures, etc.
32	If writedown, full or partial	Full or Partial	Full	Full	Full
33	If writedown, permanent or temporary	Temporary or Permanent	Permanent	Permanent	Permanent
34	If temporary write-own, description of writeup mechanism	Amount agreed with JFSA and other Regulatory authorities	-	_	_
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual
	Position in subordination hierarchy in liquidation (specify instrument type				
	i i i i i i i i i i i i i i i i i i i	0.1.11.1	Other internal TLAC	Other internal TLAC	Other internal TLAC
35	, , , , , , , , , , , , , , , , , , , ,	Subordinated	Other Internal TLAC	outer internal TEAC	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2
	entity concerned)				
36	, , , , , , , , , , , , , , , , , , , ,	No —	No	No	No

		MUTB B3T2-4	MUTB B3T2-5	MUTB B3T2-6	MUTB B3T2-7
1	Issuer	Mitsubishi UFI Trust and Banking	Mitsubishi UFI Trust and Banking	Mitsubishi UFT Trust and Banking	Mitsubishi UFI Trust and Banking
	Unique identifier (ISIN)	_	_	_	_
	Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	Japan Law
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet				
3a	is achieved (for other TLAC-eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules by 2022/3/30	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Post-transitional Basel III rules from 2022/3/31	Tier 2 capital	Tier 2 capital	Tier 2 capital	Tier 2 capital
6	Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking			
7	Instrument type	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group			
8	Amount recognised in regulatory capital				
	Consolidated	JPY 31.0 billion	JPY 11.0 billion	JPY 40.0 billion	JPY 20.0 billion
	Non-consolidated	JPY 31.0 billion	JPY 11.0 billion	JPY 40.0 billion	JPY 20.0 billion
9	Par value of instrument	JPY 31.0 billion	JPY 11.0 billion	JPY 40.0 billion	JPY 20.0 billion
	Accounting classification	,	,	y	y
13					
	Consolidated	Liability – amortised cost			
<u></u>	Non-consolidated	Liability - amortised cost	Liability – amortised cost	Liability – amortised cost	Liability - amortised cost
	Original date of issuance	2017/3/2	2017/9/15	2017/9/15	2018/6/11
	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	2027/7/26	2028/1/12	2028/1/12	2028/6/9
	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date and redemption amount	2022/7/26 at per	_	2023/1/12 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	_	1	_	_
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 entity concerned)	Other internal TLAC	Other internal TLAC	Other internal TLAC	Other internal TLAC
36	Non-compliant transitioned features	No	No	No	No
	If yes, specify non-compliant features			_	
1 3/	n yes, speeny non-computant reatures				-

	MUTB B3T2-8	MUTB B3T2-9	MUTB B3T2-10	MUTB B3T2-11
1 Issuer	Mitsubishi UFJ Trust and Banking			
2 Unique identifier (ISIN)	_	_		_
3 Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	Japan Law
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet				
is achieved (for other TLAC-eligible instruments governed by foreign law)				
Regulatory treatment				
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 12.0 billion	JPY 4.0 billion	JPY 15.0 billion	JPY 2.5 billion
Non-consolidated	JPY 12.0 billion	JPY 4.0 billion	JPY 15.0 billion	JPY 2.5 billion
9 Par value of instrument	JPY 12.0 billion	JPY 4.0 billion	JPY 15.0 billion	JPY 2.5 billion
10 Accounting classification				
Consolidated	Liability - amortised cost			
Non-consolidated	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability - amortised cost
11 Original date of issuance	2018/10/31	2019/9/20	2019/9/20	2020/5/29
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	2028/10/31	2030/1/15	2030/1/15	2030/5/29
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date and redemption amount	2023/10/31 at per	_	2025/1/15 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	_	_	_
Coupons / dividends				
17 Fixed or floating dividend/coupon	Fixed to floating	Fixed	Fixed	Fixed
18 Coupon rate and any related index	*	*	*	*
19 Existence of a dividend stopper	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
entity concerned)	Other internal TLAC	Other internal TLAC	Other Internal TLAC	Other Internal TEAC
	Other internal TLAC No	Other internal TLAC No	No	No No

MUTB B3T2-12

1	Issuer	MU1B B312-12 Mitsubishi UFJ Trust and Banking
2	Unique identifier (ISIN)	Witsubishi OF) Trust and banking
3	Governing law(s) of the instrument	Japan Law
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet	Japan Law
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
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 2.0 billion
	Non-consolidated	JPY 2.0 billion
9	Par value of instrument	JPY 2.0 billion
10	Accounting classification	·
	Consolidated	Liability - amortised cost
	Non-consolidated	Liability – amortised cost
11	Original date of issuance	2020/5/29
12	Perpetual or dated	Dated
13	Original maturity date	2030/5/29
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2025/5/29 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	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	*
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	_
25	If convertible, fully or partially	-
26	If convertible, conversion rate	_
27	If convertible, mandatory or optional conversion	<u> </u>
28	If convertible, specify instrument type convertible into	<u> </u>
29	If convertible, specify issuer of instrument it converts into	_
30	Writedown feature	Yes
31	If writedown, writedown trigger(s)	Non-viability event : Specified item 2 measures, etc.
32	If writedown, full or partial	Full
33	If writedown, permanent or temporary	Permanent
34	If temporary write-own, description of writeup mechanism	-
34a	Type of subordination	Contractual
	Position in subordination hierarchy in liquidation (specify instrument type	
35	immediately senior to instrument in the insolvency creditor hierarchy of the legal	Other internal TLAC
35	immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Other internal TLAC
35 36	entity concerned)	Other internal TLAC
36		

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

Weighted-average of interes	rates 0.902% (round to three decimal places)
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