	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				
^{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	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	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	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 1,872.3 billion	JPY 2.6 billion	JPY 50.0 billion	JPY 30.0 billion
Non-consolidated	JPY 1,772.5 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
16 Subsequent call dates, if applicable	_	_	Each interest payment date after the first call date	
Coupons / dividends			cui unc	cuir dute
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, runy of 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 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	Mitsubishi UFJ Trust and Banking's 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
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 entity concerned)	Perpetual subordinated	Subordinated	Subordinated	Subordinated
36 Non-compliant transitioned features	No	No	No	No
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)	-	_	—	_
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				
54	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
	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13		No maturity	No maturity	No maturity	No maturity
	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
	Coupons / dividends				
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating	Fixed to floating
18		*	*	*	*
19	11	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	Non-cumulative	Non-cumulative	Non-cumulative
23		Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	-	_	_	_
25		_	_	_	_
26	,		-	_	
27			_	_	—
28	If convertible, specify instrument type convertible into	—	-	—	—
29		-	-		—
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
		below 5.125%, etc.	below 5.125%, etc.	below 5.125%, etc.	below 5.125%, etc.
32	, , ,	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
35		Subordinated	Subordinated	Subordinated	Subordinated
00	entity concerned)				
	entity concerned) Non-compliant transitioned features	No	No	No	No

		MUTB B3AT1-7	MUTB B3AT1-8	MUTB B3AT1-9	MUTB B3AT1-10
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				
54	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 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	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	2020/10/19
	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13		No maturity	No maturity	No maturity	No maturity
	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15		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	Tax event or Regulatory event at per	Tax event or Regulatory event at per	Tax event or Regulatory event at per
16			Each interest payment date after the first call date	Each interest payment date after the first call date	
	Coupons / dividends				
17		Fixed to floating	Fixed to floating	Fixed to floating	Fixed to floating
18		*	*	*	*
19		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				_	
					_
26	If convertible, conversion rate	_	_	_	
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into				
26 27 28 29	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into			- - -	
26 27 28 29	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 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	
26 27 28 29 30 31	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 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.	
26 27 28 29 30 31 32	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 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	
26 27 28 29 30 31	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 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
26 27 28 29 30 31 32	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 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	
26 27 28 29 30 31 31 32 33 34	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	– – – – 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 CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other	
26 27 28 29 30 31 31 32 33 34	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	– – – 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	
26 27 28 29 30 31 31 32 33 34 34a 35	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				

		MUTB B3AT1-11	MUTB B3AT1-12	MUTB B3T2-3	MUTB B3T2-4
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				
- 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	Additional Tier 1 capital	Tier 2 capital	Tier 2 capital
5	Post-transitional Basel III rules from 2022/3/31	Additional Tier 1 capital	Additional Tier 1 capital	Tier 2 capital	Tier 2 capital
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	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 3.0 billion	JPY 16.0 billion	JPY 31.0 billion
	Non-consolidated	JPY 5.0 billion	JPY 3.0 billion	JPY 16.0 billion	JPY 31.0 billion
9	Par value of instrument	JPY 5.0 billion	JPY 3.0 billion	JPY 16.0 billion	JPY 31.0 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	2020/10/19	2021/10/15	2017/3/2	2017/3/2
12	Perpetual or dated	Perpetual	Perpetual	Dated	Dated
13		No maturity	No maturity	2027/7/26	2027/7/26
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date and redemption amount	2031/1/15 at per	2032/1/15 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	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	Fixed
18		*	*	*	*
19	·····	Yes	Yes	No	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Mandatory	Mandatory
21		No	No	No	No
22	l.	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23		Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	_	_	_	_
25		_	_	_	
26		_	_	_	
27	If convertible, mandatory or optional conversion	-	—	_	—
28					
1 00	If convertible, specify instrument type convertible into	_	_	_	—
29	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	_	_	-	
	If convertible, specify instrument type convertible into	Yes	Yes		
	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	– Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen	– Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen	-	
30 31	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature 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 Non-viability event : Specified item 2 measures, etc.	Yes Ves Non-viability event : Specified item 2 measures, etc.
30 31 32	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 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	– Yes Non-viability event : Specified item 2 measures, etc. Full	Yes Ves Non-viability event : Specified item 2 measures, etc. Full
30 31	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 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 Non-viability event : Specified item 2 measures, etc.	Yes Ves Non-viability event : Specified item 2 measures, etc.
30 31 32 33 34	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	- 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 Non-viability event : Specified item 2 measures, etc. Full Permanent –	– Yes Non-viability event : Specified item 2 measures, etc. Full Permanent –
30 31 32 33 34	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination	- Yes 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 Non-viability event : Specified item 2 measures, etc. Full	Yes Non-viability event : Specified item 2 measures, etc. Full
30 31 32 33 34	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	- 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 Non-viability event : Specified item 2 measures, etc. Full Permanent –	– Yes Non-viability event : Specified item 2 measures, etc. Full Permanent –
30 31 32 33 34 34a 35	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	- 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 Non-viability event : Specified item 2 measures, etc. Full PermanentContractual	Yes Non-viability event : Specified item 2 measures, etc. Full Permanent Contractual

		MUTB B3T2-5	MUTB B3T2-6	MUTB B3T2-7	MUTB B3T2-8
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				
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 11.0 billion	JPY 40.0 billion	JPY 20.0 billion	JPY 12.0 billion
	Non-consolidated	JPY 11.0 billion	JPY 40.0 billion	JPY 20.0 billion	JPY 12.0 billion
9	Par value of instrument	JPY 11.0 billion	JPY 40.0 billion	JPY 20.0 billion	JPY 12.0 billion
	Accounting classification	ji i ino onnon	ji i ioo binon	JI I 2010 UMION	ji i izle billeti
10	Consolidated	Liability - amortised cost			
-	Non-consolidated	Liability – amortised cost			
11	Original date of issuance	2017/9/15	2017/9/15	2018/6/11	2018/10/31
	Perpetual or dated	Dated	Dated	Dated	Dated
13	*	2028/1/12	2028/1/12	2028/6/9	2028/10/31
	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15		-	2023/1/12 at per		2023/10/31 at per
10	Contingent call dates and redemption amount	Tax event or Regulatory event at per			
16		-	-	-	Each interest payment date after the first
					call date
	Coupons / dividends				
17		Fixed	Fixed	Fixed	Fixed to floating
18		*	*	*	*
19		No	No	No	No
20		Mandatory	Mandatory	Mandatory	Mandatory
21		No	No	No	No
22		Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23		Non-convertible	Non-convertible	Non-convertible	Non-convertible
24		-	—	—	_
25		-	_	_	_
26 27		-	_	_	_
27	, , , , , ,	—	—	—	_
28	i i i i i i i i i i i i i i i i i i i				
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		Permanent	Permanent	Permanent	Permanent
34		_	_	_	_
1 34	If temporary write-own, description of writeup mechanism			1	
		Contractual	Contractual	Contractual	Contractual
	Type of subordination	Contractual	Contractual	Contractual	Contractual
	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type	Contractual Other internal TLAC	Contractual Other internal TLAC	Contractual Other internal TLAC	Contractual Other internal TLAC
34a 35	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal				

	MUTB B3T2-9	MUTB B3T2-10	MUTB B3T2-11	MUTB B3T2-12
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				
^{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 4.0 billion	JPY 15.0 billion	JPY 2.5 billion	JPY 2.0 billion
Non-consolidated	JPY 4.0 billion	JPY 15.0 billion	JPY 2.5 billion	JPY 2.0 billion
9 Par value of instrument	JPY 4.0 billion	JPY 15.0 billion	JPY 2.5 billion	JPY 2.0 billion
10 Accounting classification	Ji i 4.0 billion	Ji i ioto binion	JI 1 2.5 billion	Ji i 2.0 binion
Consolidated	Liability - amortised cost			
Non-consolidated	Liability – amortised cost			
11 Original date of issuance	2019/9/20	2019/9/20	2020/5/29	2020/5/29
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	2030/1/15	2030/1/15	2030/5/29	2030/5/29
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date and redemption amount		2025/1/15 at per		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 firs call date
Coupons / dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed to floating
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				
 as a binder in successful in the intervention 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
50 pron-compliant transitioned reatures				

		MUTB B3T2-13	MUTB B3T2-14
1	Issuer	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
2	Unique identifier (ISIN)	—	-
	Governing law(s) of the instrument	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
5	Post-transitional Basel III rules from 2022/3/31	Tier 2 capital	Tier 2 capital
6	Eligible at solo/group/group and solo	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
8	Amount recognised in regulatory capital		
	Consolidated	JPY 2.0 billion	JPY 10.0 billion
	Non-consolidated	JPY 2.0 billion	JPY 10.0 billion
9	Par value of instrument	JPY 2.0 billion	JPY 10.0 billion
	Accounting classification	,	,
	Consolidated	Liability - amortised cost	Liability - amortised cost
	Non-consolidated	Liability – amortised cost	Liability - amortised cost
11	Original date of issuance	2021/6/1	2021/7/30
		Dated	Dated
13	Original maturity date	2031/5/30	2031/7/30
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date and redemption amount	2026/6/1 at per	2026/7/30 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	Tux even of negatitory even at per
16	Subsequent call dates, if applicable	call date	—
	Coupons / dividends		
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed
18	Coupon rate and any related index	*	*
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or 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
31	Whedowirleature		
	If writedown, writedown trigger(s)	Non-viability event : Specified item 2 measures, etc.	Non-viability event : Specified item 2 measures, etc.
32			
	If writedown, writedown trigger(s)	Specified item 2 measures, etc.	Specified item 2 measures, etc.
32	If writedown, writedown trigger(s) If writedown, full or partial	Specified item 2 measures, etc. Full	Specified item 2 measures, etc. Full
32 33 34	If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary	Specified item 2 measures, etc. Full	Specified item 2 measures, etc. Full
32 33 34 34a 35	If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism	Specified item 2 measures, etc. Full Permanent —	Specified item 2 measures, etc. Full Permanent —
32 33 34 34a 35	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	Specified item 2 measures, etc. Full Permanent — Contractual	Specified item 2 measures, etc. Full Permanent — Contractual

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

Weighted-average of interest rates 0.938% (round to three decimal places)