2 U1 3 GC 3a M is Re 4 5 6 7 8 A1	suer nique identifier (ISIN) overning law(s) of the instrument eans by which enforceability requirement of Section 13 of the TLAC Term Sheet achieved (for other TLAC-eligible instruments governed by foreign law)	MUTB T1-1 Mitsubishi UFJ Trust and Banking — Japan Law	MUTB T1-2 The Master Trust Bank of Japan, etc	MUTB B3AT1-1 Mitsubishi UFJ Trust and Banking —	MUTB B3AT1-3 Mitsubishi UFJ Trust and Banking
2 U1 3 GC 3a M is Re 4 5 6 7 8 A1	nique identifier (ISIN) overning law(s) of the instrument eans by which enforceability requirement of Section 13 of the TLAC Term Sheet		_		The control of the co
3 GG 3a M is Re 4 5 6 7 8 Ar	overning law(s) of the instrument eans by which enforceability requirement of Section 13 of the TLAC Term Sheet	Japan Law			
3a Mis is 8 Re 4 5 6 7 8 Ar C	eans by which enforceability requirement of Section 13 of the TLAC Term Sheet		Japan Law, etc.	Japan Law	Japan Law
3a is 8 Re 4 5 6 7 8 Ar C		7-1			
Re 4 5 6 7 8 Ar C					
4 5 6 7 8 An	egulatory treatment				
5 6 7 8 Ai	Transitional Basel III rules by 2022/3/30	Common equity Tier1 capital	Common equity Tier1 capital	Additional Tier 1 capital	Additional Tier 1 capital
6 7 8 Ai	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
8 Aı	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
С	Instrument type	Common stock	Common stock	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
-	mount recognised in regulatory capital				
N	onsolidated	JPY 1,883.0 billion	JPY 2.3 billion	JPY 50.0 billion	JPY 15.0 billion
	Jon-consolidated	JPY 1,773.6 billion	_	JPY 50.0 billion	JPY 15.0 billion
9 Pa	ar value of instrument	_	_	JPY 50.0 billion	JPY 15.0 billion
	ccounting classification				, , , , ,
			Non-controlling interest in consolidated		
	onsolidated	Shareholders' equity	subsidiary	Liability - amortised cost	Liability - amortised cost
N.	Ion-consolidated	Shareholders' equity	_	Liability – amortised cost	Liability – amortised cost
	riginal date of issuance		_	2016/3/3	2016/10/24
	erpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
	Original maturity date	–	–	No maturity	No maturity
-	suer call subject to prior supervisory approval	No	No	Yes	Yes
	Optional call date and redemption amount	_	_	2026/7/15 at per	2027/7/15 at per
-	Contingent call dates and redemption amount		_	Tax event or Regulatory event at per	Tax event or Regulatory event at per
	Contingent can dates and redemption amount	_	_		Each interest payment date after the first
16	Subsequent call dates, if applicable	_	_	call date	call date
-	oupons / dividends				
	Fixed or floating dividend/coupon	_	_	Fixed to floating	Fixed to floating
	Coupon rate and any related index	_	_	*	*
	Existence of a dividend stopper	No	No	Yes	Yes
	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
	Existence of step-up or other incentive to redeem	No	No	No	No
	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Cc	onvertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
	If convertible, conversion trigger(s)	<u>-</u>	_		_
25	If convertible, fully or partially	_	_	-	_
	If convertible, conversion rate	_	-	ı	_
	If convertible, mandatory or optional conversion	_	-	ı	_
	If convertible, specify instrument type convertible into	_	-	1	_
29	If convertible, specify issuer of instrument it converts into	_	-	-	_
30 W	ritedown 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
-	If writedown, permanent or temporary	_	_	Temporary or Permanent	Temporary or Permanent
	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 Tv	ype of subordination	_	_	Contractual	Contractual
Po 35 im	osition in subordination hierarchy in liquidation (specify instrument type mediately senior to instrument in the insolvency creditor hierarchy of the legal litty concerned)	Perpetual subordinated	Subordinated	Subordinated	Subordinated
en	on-compliant transitioned features	No	No	No	No
		- 10	_	- 10	-10

		MUTB B3AT1-4	MUTB B3AT1-5	MUTB B3AT1-6	MUTB B3AT1-7
Γ	1 Issuer	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Bankir
Г	2 Unique identifier (ISIN)		_		_

1 Issuer	Mitsubishi UFJ Trust and Banking	Mitsubishi UF] 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
Moone by which enforceability requirement of Section 12 of the TLAC Town Sheet	Japan Zan)apan zaw	Jupan zaw	Japan Zan
aa liseans by which enforceability requirement of section 15 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			
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 21.0 billion	JPY 19.0 billion	JPY 7.0 billion	JPY 11.0 billion
Non-consolidated	JPY 21.0 billion	JPY 19.0 billion	JPY 7.0 billion	JPY 11.0 billion
9 Par value of instrument	JPY 21.0 billion	JPY 19.0 billion	IPY 7.0 billion	JPY 11.0 billion
10 Accounting classification	JI I ZI.O DIIION	JI I 15.0 BIHON	Ji 17.0 Dimoit	JI I II.o Dimort
Consolidated	Liability - amortised cost	Liability – amortised cost	Liability - amortised cost	Liability - amortised cost
Non-consolidated	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability - amortised cost
11 Original date of issuance	2017/10/23	2017/10/23	2018/12/18	2018/12/18
	, ,	, , ,	, ,	· · · · · · · · · · · · · · · · · · ·
12 Perpetual or dated 13 Original maturity date	Perpetual No maturity	Perpetual No maturity	Perpetual No maturity	Perpetual No maturity
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date and redemption amount	2023/1/15 at per	2028/7/15 at per	2024/1/15 at per	2029/1/15 at per
Contingent call dates and redemption amount	Tax event or Regulatory event at per			
·		Each interest payment date after the first		
16 Subsequent call dates, if applicable	call date	call date	call date	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
	E 11 1: c	T. 11 1: (*		
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
21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative
21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible
21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s)	No Non-cumulative Non-convertible -	No Non-cumulative Non-convertible -	No Non-cumulative Non-convertible -	No Non-cumulative Non-convertible —
21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible
21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible
21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible
21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible
21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible
21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's
21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen
21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s)	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.
21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial
21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s)	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other
21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial 33 If writedown, permanent or temporary 34 If temporary write-own, description of writeup mechanism	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities
21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify 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	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other
21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial 33 If writedown, permanent or temporary 34 If temporary write-own, description of writeup mechanism	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities
21 Existence of step-up or other incentive to redeem 22 Non-cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, specify instrument type convertible into 29 If convertible, specify instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial 33 If writedown, permanent or temporary 34 If temporary write-own, description of writeup mechanism 34a Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual

		MUTB B3AT1-8	MUTB B3AT1-9	MUTB B3AT1-10	MUTB B3AT1-11
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
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet				
Sa	is achieved (for other TLAC-eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules by 2022/3/30	Additional Tier 1 capital			
5	Post-transitional Basel III rules from 2022/3/31	Additional Tier 1 capital			
6	Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking			
7	Instrument type	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
8	Amount recognised in regulatory capital				
	Consolidated	JPY 17.0 billion	JPY 11.0 billion	JPY 3.5 billion	JPY 5.0 billion
	Non-consolidated	JPY 17.0 billion	JPY 11.0 billion	JPY 3.5 billion	JPY 5.0 billion
	Par value of instrument	JPY 17.0 billion	JPY 11.0 billion	JPY 3.5 billion	JPY 5.0 billion
10	Accounting classification				
	Consolidated	Liability - amortised cost	Liability – amortised cost	Liability - amortised cost	Liability – amortised cost
	Non-consolidated	Liability – amortised cost			
11	Original date of issuance	2019/10/16	2019/10/16	2020/10/19	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	2025/1/15 at per	2030/1/15 at per	2026/1/15 at per	2031/1/15 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 26	If convertible, fully or partially	_	_		_
26	If convertible, conversion rate 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	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	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
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
36	Non-compliant transitioned features	No	No	No	No
_	If yes, specify non-compliant features	_	_	_	_
_	1 - 1 - 1				

	MUTB B3AT1-12	MUTB B3T2-3	MUTB B3T2-4	MUTB B3T2-5
1 Issuer	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
2 Unique identifier (ISIN)	_	_	_	_
3 Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law	Japan Law
Means by which enforceability requirement of Section 13 of the TLAC Term Shee	t			
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 3.0 billion	JPY 16.0 billion	JPY 31.0 billion	JPY 11.0 billion
Non-consolidated	JPY 3.0 billion	JPY 16.0 billion	JPY 31.0 billion	JPY 11.0 billion
9 Par value of instrument	JPY 3.0 billion	JPY 16.0 billion	JPY 31.0 billion	JPY 11.0 billion
10 Accounting classification				
Consolidated	Liability - amortised cost	Liability - amortised cost	Liability – amortised cost	Liability - amortised cost
Non-consolidated	Liability - amortised cost	Liability – amortised cost	Liability - amortised cost	Liability - amortised cost
11 Original date of issuance	2021/10/15	2017/3/2	2017/3/2	2017/9/15
12 Perpetual or dated	Perpetual	Dated	Dated	Dated
13 Original maturity date	No maturity	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	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	-	_	_
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)	_		_	_
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			<u> </u>	<u> </u>
30 Writedown feature	Yes	— Yes	Yes	Yes
31 If writedown, writedown trigger(s)	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen	Non-viability event : Specified item 2 measures, etc.	Yes Non-viability event : Specified item 2 measures, etc.	Yes Non-viability event : Specified item 2 measures, etc.
1 I	below 5.125%, etc. Full or Partial	*	*	*
22 16 11 6 11 6 11		Full	Full	Full
32 If writedown, full or partial		D '	D '	D '
32 If writedown, full or partial 33 If writedown, permanent or temporary	Temporary or Permanent	Permanent	Permanent	Permanent
33 If writedown, permanent or temporary 34 If temporary write-own, description of writeup mechanism	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	Temporary or Permanent Amount agreed with JFSA and other	Permanent — Contractual	Permanent - Contractual	Permanent - Contractual
33 If writedown, permanent or temporary 34 If temporary write-own, description of writeup mechanism	Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual	-	-	-
33	Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual	– Contractual	_ Contractual	– Contractual

MUTB B3T2-6 MUTB B3T2-7 MUTB E	3T2-8 MUTB B3T2-9
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	MUTB B3T2-6	MUTB B3T2-7	MUTB B3T2-8	MUTB B3T2-9
1 Issuer	Mitsubishi UFJ Trust and Banking			
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 40.0 billion	JPY 20.0 billion	JPY 12.0 billion	IPY 4.0 billion
Non-consolidated	JPY 40.0 billion	JPY 20.0 billion	JPY 12.0 billion	IPY 4.0 billion
9 Par value of instrument	JPY 40.0 billion	JPY 20.0 billion	JPY 12.0 billion	JPY 4.0 billion
10 Accounting classification	,	,		
Consolidated	Liability - amortised cost			
Non-consolidated	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	Tes
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			can date	
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed to floating	Fixed
18 Coupon rate and any related index	*	*	*	*
19 Existence of a dividend stopper	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step-up or other incentive to redeem	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		_	_	_
of a temporary write own, description of writeup incertains.	_			
	— Contractual	Contractual	Contractual	Contractual
34a Type of subordination	Contractual	Contractual	Contractual	Contractual
	Contractual Other internal TLAC			
34a 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 B3T2-10	MUTB B3T2-11	MUTB B3T2-12	MUTB B3T2-13

	MUTB B3T2-10	MUTB B3T2-11	MUTB B3T2-12	MUTB B3T2-13
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 15.0 billion	JPY 2.5 billion	JPY 2.0 billion	JPY 2.0 billion
Non-consolidated	JPY 15.0 billion	JPY 2.5 billion	JPY 2.0 billion	JPY 2.0 billion
9 Par value of instrument	JPY 15.0 billion	JPY 2.5 billion	JPY 2.0 billion	JPY 2.0 billion
10 Accounting classification	Ji i io.o omnori	Ji i 2.5 binon	Ji i 2.0 binion	Ji i 2.0 billion
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	2019/9/20	2020/5/29	2020/5/29	2021/6/1
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	2030/1/15	2030/5/29	2030/5/29	2031/5/30
14 Issuer call subject to prior supervisory approval	2030/1/15 Yes	2030/5/29 Yes	2030/5/29 Yes	2031/5/30 Yes
		i es		
15 Optional call date and redemption amount	2025/1/15 at per		2025/5/29 at per	2026/6/1 at per
Contingent call dates and redemption amount	Tax event or Regulatory event at per			
16 Subsequent call dates, if applicable	_	_	call date	Each interest payment date after the first call date
Coupons / dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed to floating	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			
24 If convertible, conversion trigger(s)		Non-convertible	Non-convertible	Non-convertible
25 If convertible, fully or partially	_	_	_	_
26 If convertible, conversion rate	_ _	_ _	_ _	<u> </u>
	_ _ _ _	_ _ _ _	- - -	
27 If convertible, mandatory or optional conversion		- - - -	- - - -	- - - -
28 If convertible, specify instrument type convertible into			- - - - -	- - - - -
28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into	- - - - - -	- - - - - -	- - - - - -	- - - - - -
28 If convertible, specify instrument type convertible into			- - - - -	- - - - -
28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into	- - - - - -	- - - - - -	- - - - - -	- - - - - -
28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s)			 Yes Non-viability event :	
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				
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)				
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				
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				
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				
28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial 33 If writedown, permanent or temporary 34 If temporary write-own, description of writeup mechanism 34a Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal				

MUTB B3T2-14

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1	Issuer	Mitsubishi UFJ Trust and Banking
2	Unique identifier (ISIN)	_
3	Governing law(s) of the instrument	Japan Law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet	
Ja	is achieved (for other TLAC-eligible instruments governed by foreign law)	
	Regulatory treatment	
4	Transitional Basel III rules by 2022/3/30	Tier 2 capital
5	Post-transitional Basel III rules from 2022/3/31	Tier 2 capital
6	Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking
7	Instrument type	Subordinated Loan borrowed from
8	Amount recognised in regulatory capital	Mitsubishi UFJ Financial Group
-		IDV 10.0 1:11:
	Consolidated	JPY 10.0 billion
	Non-consolidated	JPY 10.0 billion
9	Par value of instrument	JPY 10.0 billion
10	Accounting classification	
	Consolidated	Liability - amortised cost
	Non-consolidated	Liability - amortised cost
11	Original date of issuance	2021/7/30
12	Perpetual or dated	Dated
13	Original maturity date	2031/7/30
14	Issuer call subject to prior supervisory approval	Yes
_		
15	Optional call date and redemption amount	2026/7/30 at per
	Contingent call dates and redemption amount	Tax event or Regulatory event at per
16	Subsequent call dates, if applicable	-
	Coupons / dividends	
17	Coupons / dividends Fixed or floating dividend/coupon	Fixed
17 18	Fixed or floating dividend/coupon	Fixed *
18	Fixed or floating dividend/coupon Coupon rate and any related index	*
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	* No
18 19 20	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	* No Mandatory
18 19 20 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem	* No Mandatory No
18 19 20 21 22	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative	* No Mandatory No Non-cumulative
18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible	* No Mandatory No
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	* No Mandatory No Non-cumulative
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	* No Mandatory No Non-cumulative
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	* No Mandatory No Non-cumulative Non-convertible —
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issure of instrument it converts into	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s)	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event :
18 19 20 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event : Specified item 2 measures, etc.
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s)	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event : Specified item 2 measures, etc.
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, permanent or temporary If temporary write-own, description of writeup mechanism	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event : Specified item 2 measures, etc.
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, permanent or temporary If temporary write-own, description of writeup mechanism	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, partially or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal	* No Mandatory No Mon-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual Other internal TLAC

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

Weighted	l-average of interest rates	0.920%	(round to three	decimal	places)	٦
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