| | | MUTB T1-1 | MUTB T1-2 | MUTB B3AT1-1 | MUTB B3AT1-2 |
|-----------------|--|----------------------------------|--|---|---|
| 1 Issue | er | Mitsubishi UFJ Trust and Banking | The Master Trust Bank of Japan, etc. | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking |
| 2 Unic | que identifier (ISIN) | _ | - | | _ |
| 3 Gove | erning law(s) of the instrument | Japan Law | Japan Law, etc. | Japan Law | Japan Law |
| Mean | ns by which enforceability requirement of Section 13 of the TLAC Term Sheet | | | | |
| 3a is acl | hieved (for other TLAC-eligible instruments governed by foreign law) | | | | |
| Regu | ulatory treatment | | | | |
| 4 Tr | ansitional 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 Pc | ost-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 Eli | | | Mitsubishi UFJ Financial Group | | |
| 6 Eh | igible 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 In | strument type | Common stock | Common stock, etc. | Perpetual Subordinated Loan borrowed | Perpetual Subordinated Loan borrowed |
| | Υ.Δ. | Common stock | Common stock, etc. | from Mitsubishi UFJ Financial Group | from Mitsubishi UFJ Financial Group |
| | punt recognised in regulatory capital | | | | |
| | isolidated | JPY 1,726.4 billion | JPY 2.5 billion | JPY 50.0 billion | JPY 30.0 billion |
| | n-consolidated | JPY 1,635.6 billion | - | JPY 50.0 billion | JPY 30.0 billion |
| | value of instrument | _ | — | JPY 50.0 billion | JPY 30.0 billion |
| 10 Acco | ounting classification | | | | |
| Con | isolidated | Shareholders' equity | Non-controlling interest in consolidated subsidiary | Liability - amortised cost | Liability - amortised cost |
| Nor | n-consolidated | Shareholders' equity | - 1 | Liability - amortised cost | Liability - amortised cost |
| 11 Orig | inal date of issuance | — | _ | 2016/3/3 | 2016/10/24 |
| | petual or dated | Perpetual | Perpetual | Perpetual | Perpetual |
| | riginal maturity date | _ | - | No maturity | No maturity |
| | er call subject to prior supervisory approval | No | No | Yes | Yes |
| | tional call date and redemption amount | _ | _ | 2026/7/15 at per | 2022/1/15 at per |
| | ontingent call dates and redemption amount | _ | _ | Tax event or Regulatory event at per | Tax event or Regulatory event at per |
| | | | | Each interest payment date after the first | |
| 16 Su | ibsequent call dates, if applicable | — | — | call date | call date |
| Cou | pons / dividends | | | | |
| 17 Fiz | xed or floating dividend/coupon | _ | _ | Fixed to floating | Fixed to floating |
| 18 Co | oupon rate and any related index | _ | - | * | * |
| 19 Ex | cistence of a dividend stopper | No | No | Yes | Yes |
| 20 Fu | Illy discretionary, partially discretionary or mandatory | Fully discretionary | Fully discretionary | Fully discretionary | Fully discretionary |
| 21 Ex | xistence of step-up or other incentive to redeem | No | No | No | No |
| 22 No | on-cumulative or cumulative | Non-cumulative | Non-cumulative | Non-cumulative | Non-cumulative |
| 23 Conv | vertible 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 | — | - | — | — |
| | convertible, specify issuer of instrument it converts into | _ | — | _ | — |
| 30 Writ | edown feature | No | No | Yes | Yes |
| | | | | Mitsubishi UFJ Trust and Banking's | Mitsubishi UFJ Trust and Banking's |
| 31 If | writedown, writedown trigger(s) | _ | - | consolidated CET1 capital ratio fallen | consolidated CET1 capital ratio fallen |
| | | | | below 5.125%, etc. | below 5.125%, etc. |
| | 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 Tvne | e of subordination | _ | _ | Contractual | Contractual |
| | tion in subordination hierarchy in liquidation (specify instrument type | | | | |
| | don in suboralitation inclatenty in inquitation (speen y instrument type | | | | Subordinated |
| Posit | rediately senior to instrument in the insolvency creditor hierarchy of the legal | Perpetual subordinated | Subordinated | Subordinated | Subordinated |
| Posit 35 imm | | Perpetual subordinated | Subordinated | Subordinated | Suborunacci |
| 35 imm entit | nediately senior to instrument in the insolvency creditor hierarchy of the legal | Perpetual subordinated No | Subordinated | No | No |

| | MUTB B3AT1-3 | MUTB B3AT1-4 | MUTB B3AT1-5 | MUTB B3AT1-6 |
|---|---|---|---|--|
| 1 Issuer | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking |
| 2 Unique identifier (ISIN) | _ | _ | | _ |
| 3 Governing law(s) of the instrument | Japan Law | Japan Law | Japan Law | Japan Law |
| 3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet | | | | |
| ^{5a} is achieved (for other TLAC-eligible instruments governed by foreign law) | | | | |
| Regulatory treatment | | | | |
| 4 Transitional Basel III rules by 2022/3/30 | Additional Tier 1 capital | Additional Tier 1 capital | Additional Tier 1 capital | Additional Tier 1 capital |
| 5 Post-transitional Basel III rules from 2022/3/31 | Additional Tier 1 capital | Additional Tier 1 capital | Additional Tier 1 capital | Additional Tier 1 capital |
| 6 Eligible at solo/group/group and solo | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking |
| 7 Instrument type | Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group | Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group | Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group | Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group |
| 8 Amount recognised in regulatory capital | | | | |
| Consolidated | JPY 15.0 billion | JPY 21.0 billion | JPY 19.0 billion | JPY 7.0 billion |
| Non-consolidated | JPY 15.0 billion | JPY 21.0 billion | JPY 19.0 billion | JPY 7.0 billion |
| 9 Par value of instrument | JPY 15.0 billion | JPY 21.0 billion | JPY 19.0 billion | JPY 7.0 billion |
| 10 Accounting classification | | | | |
| Consolidated | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost |
| Non-consolidated | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost |
| 11 Original date of issuance | 2016/10/24 | 2017/10/23 | 2017/10/23 | 2018/12/18 |
| 12 Perpetual or dated | Perpetual | Perpetual | Perpetual | Perpetual |
| 13 Original maturity date | No maturity | No maturity | No maturity | No maturity |
| 14 Issuer call subject to prior supervisory approval | Yes | Yes | Yes | Yes |
| 15 Optional call date and redemption amount | 2027/7/15 at per | 2023/1/15 at per | 2028/7/15 at per | 2024/1/15 at per |
| Contingent call dates and redemption amount | Tax event or Regulatory event at per | Tax event or Regulatory event at per | Tax event or Regulatory event at per | Tax event or Regulatory event at per |
| 16 Subsequent call dates, if applicable | Each interest payment date after the first call date | Each interest payment date after the first call date | Each interest payment date after the first call date | Each interest payment date after the firs call date |
| Coupons / dividends | | | | |
| 17 Fixed or floating dividend/coupon | Fixed to floating | Fixed to floating | Fixed to floating | Fixed to floating |
| 18 Coupon rate and any related index | * | * | * | * |
| 19 Existence of a dividend stopper | Yes | Yes | Yes | Yes |
| 20 Fully discretionary, partially discretionary or mandatory | Fully discretionary | Fully discretionary | Fully discretionary | Fully discretionary |
| 21 Existence of step-up or other incentive to redeem | No | No | No | No |
| 22 Non-cumulative or cumulative | Non-cumulative | Non-cumulative | Non-cumulative | Non-cumulative |
| 23 Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 If convertible, conversion trigger(s) | — | — | Ι | |
| 25 If convertible, fully or partially | — | — | - | |
| 26 If convertible, conversion rate | — | — | Ι | - |
| 27 If convertible, mandatory or optional conversion | _ | _ | _ | _ |
| 28 If convertible, specify instrument type convertible into | | | | |
| | _ | _ | _ | - |
| 29 If convertible, specify issuer of instrument it converts into | | | - | |
| 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature | Yes | Yes | Yes | Yes |
| | – – Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen | – – Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen | – – Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen | <u> </u> |
| 30 Writedown feature 31 If writedown, writedown trigger(s) | – Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. | – Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. | – Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. | <u> </u> |
| 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial | – Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial | – Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial | – <u>Yes</u> Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial | <u>–</u> Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial |
| 30 Writedown feature 31 If writedown, writedown trigger(s) | – Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent | – Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent | – Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent | <u>–</u> Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent |
| 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial 33 If writedown, permanent or temporary 34 If temporary write-own, description of writeup mechanism | – Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities | - Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities | – Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities | |
| 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial 33 If writedown, permanent or temporary 34 If temporary write-own, description of writeup mechanism 34a Type of subordination | - Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other | - Yes Mitsubishi UFJ Trust and Banking's consolidated CETI capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other | – Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other | |
| 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial 33 If writedown, permanent or temporary 34 If temporary write-own, description of writeup mechanism | – Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities | - Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities | – Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities | |
| 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial 33 If writedown, permanent or temporary 34 If temporary write-own, description of writeup mechanism 34a Type of subordination Position in subordination hierarchy in liquidation (specify instrument type 35 immediately senior to instrument in the insolvency creditor hierarchy of the legal | - Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual | - Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual | - Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual | Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual |

| | MUTB B3AT1-7 | MUTB B3AT1-8 | MUTB B3AT1-9 | MUTB B3T2-1 |
|--|---|--|---|---|
| 1 Issuer | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking |
| 2 Unique identifier (ISIN) | _ | - | _ | _ |
| 3 Governing law(s) of the instrument | Japan Law | Japan Law | Japan Law | Japan Law |
| 3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet | | | | |
| is achieved (for other TLAC-eligible instruments governed by foreign law) | | | | |
| Regulatory treatment | | | | |
| 4 Transitional Basel III rules by 2022/3/30 | Additional Tier 1 capital | Additional Tier 1 capital | Additional Tier 1 capital | Tier 2 capital |
| 5 Post-transitional Basel III rules from 2022/3/31 | Additional Tier 1 capital | Additional Tier 1 capital | Additional Tier 1 capital | Tier 2 capital |
| 6 Eligible at solo/group/group and solo | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking | Mitsubishi UFJ Trust and Banking |
| 7 Instrument type | Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group | Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group | Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group | Subordinated Loan borrowed from Mitsubishi UFJ Financial Group |
| 8 Amount recognised in regulatory capital | | | | |
| Consolidated | JPY 11.0 billion | JPY 17.0 billion | JPY 11.0 billion | JPY 30.0 billion |
| Non-consolidated | JPY 11.0 billion | JPY 17.0 billion | JPY 11.0 billion | JPY 30.0 billion |
| 9 Par value of instrument | JPY 11.0 billion | JPY 17.0 billion | JPY 11.0 billion | JPY 30.0 billion |
| 10 Accounting classification | | | | |
| Consolidated | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost |
| Non-consolidated | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost |
| 11 Original date of issuance | 2018/12/18 | 2019/10/16 | 2019/10/16 | 2016/3/14 |
| 12 Perpetual or dated | Perpetual | Perpetual | Perpetual | Dated |
| 13 Original maturity date | No maturity | No maturity | No maturity | 2026/7/13 |
| 14 Issuer call subject to prior supervisory approval | Yes | Yes | Yes | Yes |
| 15 Optional call date and redemption amount | 2029/1/15 at per | 2025/1/15 at per | 2030/1/15 at per | 2021/7/13 at per |
| Contingent call dates and redemption amount | Tax event or Regulatory event at per | Tax event or Regulatory event at per | Tax event or Regulatory event at per | Tax event or Regulatory event at per |
| 16 Subsequent call dates, if applicable | Each interest payment date after the first call date | | Each interest payment date after the first call date | _ |
| Coupons / dividends | | | | |
| 17 Fixed or floating dividend/coupon | Fixed to floating | Fixed to floating | Fixed to floating | Fixed |
| 18 Coupon rate and any related index | * | * | * | * |
| 19 Existence of a dividend stopper | Yes | Yes | Yes | No |
| 20 Fully discretionary, partially discretionary or mandatory | Fully discretionary | Fully discretionary | Fully discretionary | Mandatory |
| 21 Existence of step-up or other incentive to redeem | No | No | No | No |
| 22 Non-cumulative or cumulative | Non-cumulative | Non-cumulative | Non-cumulative | NT 1.0 |
| 23 Convertible or non-convertible | | i von-cumulative | Non-cumulative | Non-cumulative |
| | Non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 If convertible, conversion trigger(s) | Non-convertible — | | | |
| 25 If convertible, fully or partially | | Non-convertible | Non-convertible | Non-convertible |
| 25 If convertible, fully or partially 26 If convertible, conversion rate | | Non-convertible — — — — | Non-convertible — — — | Non-convertible — — — — |
| 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion | | Non-convertible — — — — — | Non-convertible – – – – – | Non-convertible — — — — — — |
| 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into | | Non-convertible — — — — — — — | Non-convertible – – – – – – – | Non-convertible — — — — |
| 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into | | Non-convertible — — — — — — — — — — | Non-convertible — — — — — — — — — — — | Non-convertible — — — — — — — — — — — |
| 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into | | Non-convertible | Non-convertible Yes | Non-convertible — — — — — — — — |
| 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into | | Non-convertible — — — — — — — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen | Non-convertible – – – – – – Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen | Non-convertible |
| 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s) | | Non-convertible — — — — — — — — — — — — — — — — — — — | Non-convertible — — — — — — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. | Non-convertible |
| 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial | | Non-convertible — — — — — — — — — — — — — — — — — — — | Non-convertible – – – – – – Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial | Non-convertible – – – – – – Yes Non-viability event : Specified item 2 measures, etc. Full |
| 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s) | | Non-convertible – – – – – – – Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent | Non-convertible – – – – – – – Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent | Non-convertible |
| 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial 33 If writedown, permanent or temporary 34 If temporary write-own, description of writeup mechanism | | Non-convertible — — — — — — — — — Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. — HII or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities | Non-convertible — — — — — — — — — — — — — | Non-convertible |
| 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial 33 If writedown, permanent or temporary 34 If temporary write-own, description of writeup mechanism 34a Type of subordination | | Non-convertible — — — — — — — — — — — — — | Non-convertible — — — — — — — — — — — — — | Non-convertible – – – – – – Yes Non-viability event : Specified item 2 measures, etc. Full |
| 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial 33 If writedown, permanent or temporary 34 If temporary write-own, description of writeup mechanism | | Non-convertible — — — — — — — — — Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. — HII or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities | Non-convertible — — — — — — — — — — — — — | Non-convertible |
| 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Writedown feature 31 If writedown, writedown trigger(s) 32 If writedown, full or partial 33 If writedown, full or partial 34 If temporary write-own, description of writeup mechanism 34a Type of subordination Position in subordination hierarchy in liquidation (specify instrument type 35 immediately senior to instrument in the insolvency creditor hierarchy of the legal | | Non-convertible | Non-convertible – – – – – – Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual | Non-convertible – – – – – – Yes Non-viability event : Specified item 2 measures, etc. Full Permanent – Contractual |

| | MUTB B3T2-2 | MUTB B3T2-3 | MUTB B3T2-4 | MUTB B3T2-5 |
|--|---|---|---|---|
| 1 Issuer | Mitsubishi UFJ Trust and Banking |
| 2 Unique identifier (ISIN) | - | _ | _ | _ |
| 3 Governing law(s) of the instrument | Japan Law | Japan Law | Japan Law | Japan Law |
| 3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet | | | | |
| is achieved (for other TLAC-eligible instruments governed by foreign law) | | | | |
| Regulatory treatment | | | | |
| 4 Transitional Basel III rules by 2022/3/30 | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 Post-transitional Basel III rules from 2022/3/31 | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 6 Eligible at solo/group/group and solo | Mitsubishi UFJ Trust and Banking |
| 7 Instrument type | Subordinated Loan borrowed from Mitsubishi UFJ Financial Group |
| 8 Amount recognised in regulatory capital | | | | |
| Consolidated | JPY 5.0 billion | JPY 16.0 billion | JPY 31.0 billion | JPY 11.0 billion |
| Non-consolidated | JPY 5.0 billion | JPY 16.0 billion | JPY 31.0 billion | JPY 11.0 billion |
| 9 Par value of instrument | JPY 5.0 billion | JPY 16.0 billion | JPY 31.0 billion | JPY 11.0 billion |
| 10 Accounting classification | | | | |
| Consolidated | Liability - amortised cost |
| Non-consolidated | Liability - amortised cost |
| 11 Original date of issuance | 2016/7/29 | 2017/3/2 | 2017/3/2 | 2017/9/15 |
| 12 Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 Original maturity date | 2026/7/29 | 2027/7/26 | 2027/7/26 | 2028/1/12 |
| 14 Issuer call subject to prior supervisory approval | Yes | Yes | Yes | Yes |
| 15 Optional call date and redemption amount | 2021/7/29 at per | | 2022/7/26 at per | _ |
| Contingent call dates and redemption amount | Tax event or Regulatory event at per |
| 16 Subsequent call dates, if applicable | | | | |
| Coupons / dividends | | | | |
| 17 Fixed or floating dividend/coupon | Fixed | Fixed | Fixed | Fixed |
| 18 Coupon rate and any related index | * | * | * | * |
| 19 Existence of a dividend stopper | No | No | No | No |
| 20 Fully discretionary, partially discretionary or mandatory | Mandatory | Mandatory | Mandatory | Mandatory |
| 21 Existence of step-up or other incentive to redeem | No | No | No | No |
| 22 Non-cumulative or cumulative | Non-cumulative | Non-cumulative | Non-cumulative | Non-cumulative |
| 23 Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 If convertible, conversion trigger(s) | _ | _ | _ | _ |
| 25 If convertible, fully or partially | _ | _ | _ | _ |
| 26 If convertible, conversion rate | _ | _ | _ | _ |
| 27 If convertible, mandatory or optional conversion | - | - | - | - |
| 28 If convertible, specify instrument type convertible into | | — | — | — |
| 29 If convertible, specify issuer of instrument it converts into | - | — | — | — |
| 30 Writedown feature | Yes | Yes | Yes | Yes |
| 31 If writedown, writedown trigger(s) | Non-viability event : Specified item 2 measures, etc. |
| 32 If writedown, full or partial | Full | Full | Full | Full |
| 33 If writedown, permanent or temporary | Permanent | Permanent | Permanent | Permanent |
| 34 If temporary write-own, description of writeup mechanism | _ | _ | _ | _ |
| 34a Type of subordination | Contractual | Contractual | Contractual | Contractual |
| Position in subordination hierarchy in liquidation (specify instrument type 35 immediately senior to instrument in the insolvency creditor hierarchy of the legal | Other internal TLAC | Other internal TLAC | Other internal TLAC | Other internal TLAC |
| entity concerned) | <u>۲</u> | <u>۲</u> | λ.τ. | N T |
| 36 Non-compliant transitioned features | No | No | No | No |
| 37 If yes, specify non-compliant features | _ | _ | — | _ |

| | MUTB B3T2-6 | MUTB B3T2-7 | MUTB B3T2-8 | MUTB B3T2-9 |
|---|---|---|---|---|
| 1 Issuer | Mitsubishi UFJ Trust and Banking |
| 2 Unique identifier (ISIN) | - | | - | |
| 3 Governing law(s) of the instrument | Japan Law | Japan Law | Japan Law | Japan Law |
| Means by which enforceability requirement of Section 13 of the TLAC Term Sheet | | | | |
| 3a is achieved (for other TLAC-eligible instruments governed by foreign law) | | | | |
| Regulatory treatment | | | | |
| 4 Transitional Basel III rules by 2022/3/30 | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 Post-transitional Basel III rules from 2022/3/31 | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 6 Eligible at solo/group/group and solo | Mitsubishi UFJ Trust and Banking |
| 7 Instrument type | Subordinated Loan borrowed from Mitsubishi UFJ Financial Group |
| 8 Amount recognised in regulatory capital | | | | |
| Consolidated | JPY 40.0 billion | JPY 20.0 billion | JPY 12.0 billion | JPY 4.0 billion |
| Non-consolidated | JPY 40.0 billion | IPY 20.0 billion | IPY 12.0 billion | JPY 4.0 billion |
| 9 Par value of instrument | IPY 40.0 billion | IPY 20.0 billion | IPY 12.0 billion | JPY 4.0 billion |
| 10 Accounting classification | JI I 40.0 DIMON | JI I 20.0 Dimon | JI I 12.0 Dimon | JI I 4.0 Dimon |
| Consolidated | Liability - amortised cost |
| Non-consolidated | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost | Liability – amortised cost |
| 11 Original date of issuance | 2017/9/15 | 2018/6/11 | 2018/10/31 | 2019/9/20 |
| 12 Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 Original maturity date | 2028/1/12 | 2028/6/9 | 2028/10/31 | 2030/1/15 |
| 14 Issuer call subject to prior supervisory approval | Yes | Yes | Yes | Yes |
| 15 Optional call date and redemption amount | 2023/1/12 at per | - | 2023/10/31 at per | |
| Contingent call dates and redemption amount | Tax event or Regulatory event at per |
| 16 Subsequent call dates, if applicable | - | - | Each interest payment date after the first call date | - |
| Coupons / dividends | | | Call date | |
| 17 Fixed or floating dividend/coupon | Fixed | Fixed | Fixed to floating | Fixed |
| 18 Coupon rate and any related index | * | * | * | * |
| 10 Evistence of a dividend stopper | No | No | No | No |
| 20 Fully discretionary, partially discretionary or mandatory | Mandatory | Mandatory | Mandatory | Mandatory |
| 21 Existence of step-up or other incentive to redeem | No | No | No | No |
| 22 Non-cumulative or cumulative | Non-cumulative | Non-cumulative | Non-cumulative | Non-cumulative |
| 23 Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 If convertible, conversion trigger(s) | _ | _ | _ | _ |
| 25 If convertible, fully or partially | _ | | | |
| 26 If convertible, conversion rate | _ | | | |
| 27 If convertible, mandatory or optional conversion | _ | | | _ |
| 28 If convertible, specify instrument type convertible into | _ | | | _ |
| 29 If convertible, specify issuer of instrument it converts into | _ | _ | _ | _ |
| 30 Writedown feature | Yes | Yes | Yes | Yes |
| 31 If writedown, writedown trigger(s) | Non-viability event : Specified item 2 measures, etc. |
| 32 If writedown, full or partial | Full | Full | Full | Full |
| 33 If writedown, permanent or temporary | Permanent | Permanent | Permanent | Permanent |
| 34 If temporary write-own, description of writeup mechanism | - | | | |
| 34a Type of subordination | Contractual | Contractual | Contractual | Contractual |
| Position in subordination hierarchy in liquidation (specify instrument type | contractuar | Contractuar | Contractuar | Contractuar |
| | | | Other internal TLAC | Other internal TLAC |
| as immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) | Other internal TLAC | Other internal TLAC | Other internal ILAC | Other Internal TLAC |
| 35 immediately senior to instrument in the insolvency creditor hierarchy of the legal | Other internal TLAC No | Other internal TLAC No | No | No |

| | | MUTB B3T2-10 | MUTB B3T2-11 | MUTB B3T2-12 |
|-----|---|---|---|---|
| 1 | Issuer | 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 |
| 3a | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet | | | |
| Ju | 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 |
| 5 | Post-transitional Basel III rules from 2022/3/31 | 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 |
| 7 | Instrument type | Subordinated Loan borrowed from Mitsubishi UFJ Financial Group | Subordinated Loan borrowed from Mitsubishi UFJ Financial Group | Subordinated Loan borrowed from Mitsubishi UFJ Financial Group |
| 8 | Amount recognised in regulatory capital | | | |
| | Consolidated | JPY 15.0 billion | JPY 2.5 billion | JPY 2.0 billion |
| | Non-consolidated | JPY 15.0 billion | IPY 2.5 billion | IPY 2.0 billion |
| 9 | Par value of instrument | JPY 15.0 billion | JPY 2.5 billion | JPY 2.0 billion |
| - | Accounting classification |) | <u>, , , , , , , , , , , , , , , , , , , </u> | ,,,,, |
| | Consolidated | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost |
| - | Non-consolidated | Liability - amortised cost | Liability - amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 2019/9/20 | 2020/5/29 | 2020/5/29 |
| | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | 2030/1/15 | 2030/5/29 | 2030/5/29 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date and redemption amount | 2025/1/15 at per | - | 2025/5/29 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 |
| 16 | Subsequent call dates, if applicable | - | - | Each interest payment date after the first call date |
| | Coupons / dividends | | | |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed to floating |
| 18 | Coupon rate and any related index | * | * | * |
| 19 | Existence of a dividend stopper | No | No | No |
| 20 | Fully discretionary, partially discretionary or mandatory | Mandatory | Mandatory | Mandatory |
| 21 | Existence of step-up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Non-cumulative | Non-cumulative | Non-cumulative |
| 23 | Convertible or 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 |
| 31 | If writedown, writedown trigger(s) | 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 | Full | Full |
| 33 | If writedown, permanent or temporary | Permanent | Permanent | Permanent |
| 34 | If temporary write-own, description of writeup mechanism | _ | _ | _ |
| 34a | Type of subordination | 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 |
| 36 | Non-compliant transitioned features | No | No | No |
| | | | | |
| | If yes, specify non-compliant features | _ | _ | _ |

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

Weighted-average of interest rates 0.901% (round to three decimal places)