Items Disclosed on Internet Pursuant to

b. Mitsubishi UFJ Trust and Banking Corporation

Name of Principal Offices	Number of Offices

Major Borrowings

Creditors

Prime Market and the Premier Market of the Tokyo Stock Exchange and the Nagoya Stock Exchange, respectively.

establish an Accounting Audit Ho

(b) MUFG and directly owned subsidiaries of MUFG shall classify risk as shown below, and establish risk management basic policies for

(Framework for Ensuring Effective Audit by the Audit Committee)

(8) Framework related to persons employed to support the duties of the Audit Committee

With respect to the Internal Control Systems of the wholly owned subsidiaries

The directly owned subsidiaries of MUFG have developed internal reporting systems in an effort to

(10) Policy regarding expenses or liabilities arising from the execution of duties of the Audit Committee

Other

(1) Policy Concerning Exercise of Powers Granted to the Board of Directors by the Provisions of the Articles of Incorporation Pursuant to Article 459, Paragraph 1 of the Companies Act, If There Are Any Such Provisions Under the Articles of Incorporation

In order to secure the flexibility of capital policy, Article 44 of the Company's Articles of Incorporation, in accordance with Article 459, Paragraph 1, Item 1 of the Companies Act, stipulates that repurchase of stock through an agreement with the shareholders may be determined by a resolution of the board of directors. The Company will appropriately conduct such rep.2 (p)- Com.1 (p.2 ,ik ( )]TJ 0.00

4. Amortization of goodwill

(Translation)

(7) Reserve for bonuses

(Translation)

(17) Leasing transactions

(As lessees)

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Changes in Accounting Policies

Notes to Significant Accounting Estimates

1. Allowance for credit losses

(1) Amount recorded in the consolidated financial statements for the current fiscal year

We have banking subsidiaries including MUFG Bank, Ltd. (the “Bank”), and they are engaged in lending services as one of our core btvoloss. T losses

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The Bank, our principal consolidated domestic banking subsidiary, determines loss rates primarily by calculating a rate of loss

(c) Effect on the consolidated financial statements for the following fiscal year

The determination of macroeconomic variables in multiple economic forecast scenarios and the weightings applied to each economic forecast scenario and the qualitative adjustments are based on estimation relating to the economic environment with respect to which objective data are not readily available. These assumptions change to reflect developments in the economic environment, and changes in the assumptions may result in a significant increase or decrease in the allowance for credit losses in the following fiscal year.

2. Impairment of fixed assets

(1) Amount recorded in the consolidated financial statements for the current fiscal year

In line with the reorganization of MUFG's business groups, in the fiscal year ended March 31, 2019, the Bank reorganized its business units, which constitute its managerial accounting segments, on a consolidated basis. Thereafter, the Bank continued to make modifications to its managerial accounting, focusing on the allocation of operating expenses, with an aim to enhance profi

(c) Effect on the consolidated financial statements for the following fiscal year

5. Calculation of Reserve for contingent losses (Allowance for Repayment of Excess Interest)

3. Bills discounted were accounted for as financial transactions in accordance with JICPA Industry Committee Practical Guideli No. 24. The total face value of bank acceptance bills discounted, commercial bills discounted, documentary bills discounted and foreign currency bills bought discounted with the right to dispose of the bills discounted through sale or re-pledging any without restrictions was ¥1,166,976 million.

4. Assets pledged as collateral were as follows:

Cash and due from banks	¥4,137 million
Trading assets	¥272,895 million
Securities	¥18,130,636 million
Loans and bills discounted	¥11,552,990 million
Other assets	¥5,292 million
Tangible fixed assets	¥4,926 million

Liabilities related to pledged assets were as follows:

8. In accordance with the “Law concerning Revaluation of Land” (the “Land Revaluation Law”) (No. 34, March 31, 1998), land