

Mitsubishi UFJ Financial Group, Inc.
The Bank of Tokyo-Mitsubishi UFJ, Ltd.
Mitsubishi UFJ Trust and Banking Corporation

**Mitsubishi UFJ Trust and Banking Corporation to begin offering home loan product
as an agent of The Bank of Tokyo-Mitsubishi UFJ, Ltd.**

Tokyo, March 7, 2018 --- Two consolidated subsidiaries of Mitsubishi UFJ Financial Group, Inc. (MUFG), The Bank of Tokyo-Mitsubishi UFJ, Ltd. (the Commercial Bank) and Mitsubishi UFJ Trust and Banking Corporation (the Trust Bank), have decided to share a home loan business platform on a group-wide basis, and that the Trust Bank will offer the Commercial Bank's home loan products from April 2, 2018.

1. Objective

On May 15, 2017, MUFG issued a release titled, “‘Functional Realignment’ of Group Subsidiaries,” announcing that corporate loan-related business within MUFG would be integrated into the Commercial Bank, and the Trust Bank would use its high level of expertise with MUFG's wide customer base to develop a “trust business-oriented consulting and solution business.”

Additionally, in considering the optimal structure for its retail lending business, from March 31, 2018 the Trust Bank will no longer accept new applications for home loan products that it finances (as previously outlined in a press release issued on December 8, 2017). In addition, the Trust Bank has been developing a structure that increases business efficiency and can focus on offering Trust Bank-like products and services, such as asset management, inheritance and asset administration, and real estate.

MUFG will continue working to meet the increasingly diverse and sophisticated needs of its customers, building a system that offers value which exceeds customers' expectations. In order to continuously deliver a wide variety of solutions for its customers' home loan needs the Commercial Bank will share the home loan business platform on a group-wide basis, and the Trust Bank will exclusively offer the Commercial Bank's home loan products as an agent of the Commercial Bank from April 2, 2018.

2. Summary of Mitsubishi UFJ Net Home Loan

The Commercial Bank will develop and offer the online-exclusive “Mitsubishi UFJ Net Home Loan [Exclusively for Mitsubishi UFJ Trust and Banking]” as a product exclusively for customers of the Trust Bank, and the Trust Bank will offer this product as an agent of the Commercial Bank through its own website, etc. (this product can only be applied for online).

This product has the following features: 1. In principle, it is not necessary to physically come to an office during the entire period from application to signing, 2. As an online-exclusive product costs are minimized and the interest rate is low compared to over-the-counter products, and 3. The ability to append insurance against seven major diseases, etc.

Outline of the Product

(1) Product name	Mitsubishi UFJ Net Home Loan [Exclusively for Mitsubishi UFJ Trust and Banking]
(2) Interest type / Loan period	1. Variable interest selection plan: from 2 to 35 years (1 year increments) 2. Fixed 3 year premium home loan: from 3 to 35 years (1 year increments) 3. Fixed 10 year premium home loan: from 10 to 35 years (1 year increments)
(3) Loan amount	From JPY 5 million to JPY 100 million (JPY 100,000 increments)
(4) Repayment method	Can choose between “equal monthly interest and principal payments” or “equal monthly principal payments”. “Equal monthly interest and principal payments” have a fixed monthly payment amount and the benefit of ease in setting up a repayment plan. “Equal monthly principal payments” have the benefit of a lower total amount to repay.
(5) Guarantee fees	Included in loan interest, making separate payments unnecessary (interest included type). As guarantees are provided by the guarantee firm (Mitsubishi UFJ Home Loan Credit Co., Ltd.), it is not necessary to have a guarantor, providing peace of mind. * In some cases a guarantor may be required at the request of the guarantee firm.

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