



February 9, 2023

Company name: Mebuki Financial Group, Inc.

Representative: Tetsuya Akino, President

(Code number: 7167 Prime Market

Tokyo Stock Exchange)

Notice Concerning Capital Adequacy Ratio for the Third Quarter of FY2022 ending March 31, 2023

Mebuki Financial Group, Inc. announces capital adequacy ratio for the third quarter of FY2022 ending March 31, 2023 as follows;

1. Mebuki Financial Group, Inc.

(Consolidated)

(¥Bn)

(Domestic Standard)	Dec. 31, 2022		Sep. 30, 2022
	(A)	(A)-(B)	(B)
(1) Capital adequacy ratio (4)÷(5)	11.49%	0.17%	11.32%
(2) Basic core capital	868.0	1.6	866.3
(3) Adjustment core capital	43.8	(0.6)	44.5
(4) Capital (2)-(3)	824.1	2.3	821.8
(5) Total risk weighted assets	7,171.6	(84.2)	7,255.9
(6) Total required capital (5)×4%	286.8	(3.3)	290.2

2. The Joyo Bank, Ltd.

(Consolidated)

(¥Bn)

(¥Bn)

(Non-consolidated)

(Domestic Standard)	Dec. 31, 2022		Sep. 30, 2022	Dec. 31, 2022
	(A)	(A)-(B)	(B)	
(1) Capital adequacy ratio (4)÷(5)	12.79%	0.26%	12.53%	12.11%
(2) Basic core capital	554.1	1.8	552.3	526.0
(3) Adjustment core capital	19.6	(0.3)	20.0	21.0
(4) Capital (2)-(3)	534.4	2.1	532.3	505.0
(5) Total risk weighted assets	4,177.6	(70.3)	4,247.9	4,168.6
(6) Total required capital (5)×4%	167.1	(2.8)	169.9	166.7

3. The Ashikaga Bank, Ltd.

(Consolidated)

(¥Bn)

(¥Bn)

(Non-consolidated)

(Domestic Standard)	Dec. 31, 2022		Sep. 30, 2022	Dec. 31, 2022
	(A)	(A)-(B)	(B)	
(1) Capital adequacy ratio (4)÷(5)	10.60%	0.14%	10.46%	10.59%
(2) Basic core capital	338.8	2.5	336.3	340.2
(3) Adjustment core capital	28.4	(0.1)	28.5	30.4
(4) Capital (2)-(3)	310.3	2.6	307.7	309.7
(5) Total risk weighted assets	2,925.3	(15.2)	2,940.5	2,923.6
(6) Total required capital (5)×4%	117.0	(0.6)	117.6	116.9

(Note)

1. Risk-weighted assets are calculated as follows.

Credit risk assets: Foundation internal rating-based approach

Operational risk equivalent: The Standardized Approach

2. Other information on capital including the composition of capital disclosure is disclosed at the website of Mebuki Financial Group, Inc. (https://www.mebuki-fg.co.jp/shareholder/ir_library/results/) .

End

Inquires: Corporate Planning Department Shinichi Onose +81-29-300-2605