



August 7, 2018

Company name: Mebuki Financial Group, Inc.

Representative: Ritsuo Sasajima, President

(Code number: 7167 First Section

Tokyo Stock Exchange)

## Notice Concerning Capital Adequacy Ratio for the First Quarter of FY2018 ending March 31, 2019

Mebuki Financial Group, Inc. announces capital adequacy ratio for the first quarter of FY2018 ending March 31, 2019 as follows;

### 1. Mebuki Financial Group, Inc.

(¥Bn)

(Consolidated)

(Domestic Standard)	Jun. 30, 2018		Mar. 31, 2018 (B)
	(A)	(A)-(B)	
(1) Capital adequacy ratio (4)÷(5)	10.08%	(0.30)%	10.38%
(2) Basic core capital	812.9	(17.5)	830.4
(3) Adjustment core capital	27.7	(0.0)	27.7
(4) Capital (2)-(3)	785.2	(17.4)	802.7
(5) Total risk weighted assets	7,788.8	58.6	7,730.1
(6) Total required capital (5)×4%	311.5	2.3	309.2

### 2. The Joyo Bank, Ltd.

(¥Bn)

(Consolidated)

(Non-consolidated)

(Domestic Standard)	Jun. 30, 2018		Mar. 31, 2018 (B)	Jun. 30, 2018
	(A)	(A)-(B)		
(1) Capital adequacy ratio (4)÷(5)	11.78%	(0.02)%	11.80%	11.28%
(2) Basic core capital	485.2	9.5	475.6	470.7
(3) Adjustment core capital	15.5	(0.8)	16.4	23.1
(4) Capital (2)-(3)	469.6	10.3	459.2	447.6
(5) Total risk weighted assets	3,986.6	97.0	3,889.6	3,966.5
(6) Total required capital (5)×4%	159.4	3.8	155.5	158.6

### 3. The Ashikaga Bank, Ltd.

(¥Bn)

(Consolidated)

(Non-consolidated)

(Domestic Standard)	Jun. 30, 2018		Mar. 31, 2018 (B)	Jun. 30, 2018
	(A)	(A)-(B)		
(1) Capital adequacy ratio (4)÷(5)	8.85%	0.14%	8.71%	8.75%
(2) Basic core capital	320.1	3.4	316.6	319.7
(3) Adjustment core capital	12.1	0.8	11.2	13.9
(4) Capital (2)-(3)	308.0	2.6	305.4	305.7
(5) Total risk weighted assets	3,476.7	(28.3)	3,505.0	3,493.3
(6) Total required capital (5)×4%	139.0	(1.1)	140.2	139.7

(Note)

- Mebuki Financial Group, Inc. and The Joyo Bank, Ltd. calculated each risk-weighted assets according to the foundation internal rating-based approach, whereas The Ashikaga Bank, Ltd. used Standardized approach.
- Mebuki Financial Group, Inc., The Joyo Bank, Ltd., and the Ashikaga Bank, Ltd. calculated each operational risk equivalent according to TSA (the standardized approach).
- Other information on capital including the composition of capital disclosure is disclosed at the website of Mebuki Financial Group, Inc. ([http://www.mebuki-fg.co.jp/shareholder/ir\\_library/results/](http://www.mebuki-fg.co.jp/shareholder/ir_library/results/)) .

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