



February 12, 2020

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 Third Quarter of FY2019 ending March 31, 2020

Mebuki Financial Group, Inc. announces capital adequacy ratio for the third quarter of FY2019 ending March 31, 2020 as follows;

1. Mebuki Financial Group, Inc.

(Consolidated)

(¥Bn)

(Domestic Standard)	Dec. 31, 2019	(A)-(B)	Sep. 30, 2019
	(A)		(B)
(1) Capital adequacy ratio (4)÷(5)	10.27%	0.01%	10.26%
(2) Basic core capital	852.7	9.0	843.6
(3) Adjustment core capital	36.2	0.2	36.0
(4) Capital (2)-(3)	816.4	8.8	807.6
(5) Total risk weighted assets	7,943.3	76.2	7,867.0
(6) Total required capital (5)×4%	317.7	3.0	314.6

2. The Joyo Bank, Ltd.

(Consolidated)

(¥Bn)

(¥Bn)

(Non-consolidated)

(Domestic Standard)	Dec. 31, 2019	(A)-(B)	Sep. 30, 2019	Dec. 31, 2019
	(A)		(B)	
(1) Capital adequacy ratio (4)÷(5)	12.60%	0.09%	12.51%	12.06%
(2) Basic core capital	515.0	8.0	506.9	499.9
(3) Adjustment core capital	15.8	(0.2)	16.1	25.4
(4) Capital (2)-(3)	499.1	8.2	490.8	474.5
(5) Total risk weighted assets	3,959.1	36.3	3,922.8	3,933.4
(6) Total required capital (5)×4%	158.3	1.4	156.9	157.3

3. The Ashikaga Bank, Ltd.

(Consolidated)

(¥Bn)

(¥Bn)

(Non-consolidated)

(Domestic Standard)	Dec. 31, 2019	(A)-(B)	Sep. 30, 2019	Dec. 31, 2019
	(A)		(B)	
(1) Capital adequacy ratio (4)÷(5)	8.69%	0.03%	8.66%	8.53%
(2) Basic core capital	338.4	5.3	333.1	336.8
(3) Adjustment core capital	20.1	0.5	19.5	22.8
(4) Capital (2)-(3)	318.3	4.8	313.5	314.0
(5) Total risk weighted assets	3,663.3	45.7	3,617.5	3,678.4
(6) Total required capital (5)×4%	146.5	1.8	144.7	147.1

(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. (https://www.mebuki-fg.co.jp/shareholder/ir_library/results/) .

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