



February 9, 2022

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 FY2021 ending March 31, 2022

Mebuki Financial Group, Inc. announces capital adequacy ratio for the third quarter of FY2021 ending March 31, 2022 as follows;

1. Mebuki Financial Group, Inc.

(Consolidated)

(¥Bn)

(Domestic Standard)	Dec. 31, 2021		Sep. 30, 2021
	(A)	(A)-(B)	(B)
(1) Capital adequacy ratio (4)÷(5)	11.07%	0.06%	11.01%
(2) Basic core capital	849.8	11.8	838.0
(3) Adjustment core capital	53.6	(1.1)	54.7
(4) Capital (2)-(3)	796.2	12.9	783.2
(5) Total risk weighted assets	7,191.3	79.2	7,112.1
(6) Total required capital (5)×4%	287.6	3.1	284.4

2. The Joyo Bank, Ltd.

(Consolidated)

(¥Bn)

(¥Bn)

(Non-consolidated)

(Domestic Standard)	Dec. 31, 2021		Sep. 30, 2021	Dec. 31, 2021
	(A)	(A)-(B)	(B)	
(1) Capital adequacy ratio (4)÷(5)	12.47%	0.09%	12.38%	11.80%
(2) Basic core capital	540.8	8.8	531.9	514.8
(3) Adjustment core capital	23.8	(0.0)	23.9	26.5
(4) Capital (2)-(3)	517.0	8.9	508.0	488.2
(5) Total risk weighted assets	4,142.7	41.8	4,100.9	4,135.9
(6) Total required capital (5)×4%	165.7	1.6	164.0	165.4

3. The Ashikaga Bank, Ltd.

(Consolidated)

(¥Bn)

(¥Bn)

(Non-consolidated)

(Domestic Standard)	Dec. 31, 2021		Sep. 30, 2021	Dec. 31, 2021
	(A)	(A)-(B)	(B)	
(1) Capital adequacy ratio (4)÷(5)	9.99%	0.10%	9.89%	9.99%
(2) Basic core capital	331.5	5.5	325.9	332.2
(3) Adjustment core capital	33.1	(0.9)	34.0	34.4
(4) Capital (2)-(3)	298.3	6.4	291.8	297.8
(5) Total risk weighted assets	2,984.0	33.5	2,950.4	2,979.0
(6) Total required capital (5)×4%	119.3	1.3	118.0	119.1

(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 Koichi Komatsuzaki +81-29-300-2605