



August 8, 2022

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 First Quarter of FY2022 ending March 31, 2023

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

1. Mebuki Financial Group, Inc.

(Consolidated)

(¥Bn)

(Domestic Standard)	Jun. 30, 2022		Mar. 31, 2022 (B)
	(A)	(A)-(B)	
(1) Capital adequacy ratio (4)÷(5)	11.23%	0.31%	10.92%
(2) Basic core capital	860.6	15.1	845.5
(3) Adjustment core capital	44.0	(1.7)	45.8
(4) Capital (2)-(3)	816.6	16.9	799.6
(5) Total risk weighted assets	7,266.3	(53.7)	7,320.0
(6) Total required capital (5)×4%	290.6	(2.1)	292.8

2. The Joyo Bank, Ltd.

(Consolidated)

(¥Bn)

(¥Bn)

(Non-consolidated)

(Domestic Standard)	Jun. 30, 2022		Mar. 31, 2022 (B)	Jun. 30, 2022
	(A)	(A)-(B)		
(1) Capital adequacy ratio (4)÷(5)	12.61%	0.27%	12.34%	11.94%
(2) Basic core capital	549.8	10.1	539.6	522.4
(3) Adjustment core capital	19.1	(0.9)	20.1	20.9
(4) Capital (2)-(3)	530.6	11.1	519.5	501.4
(5) Total risk weighted assets	4,207.8	1.0	4,206.8	4,199.3
(6) Total required capital (5)×4%	168.3	0	168.2	167.9

3. The Ashikaga Bank, Ltd.

(Consolidated)

(¥Bn)

(¥Bn)

(Non-consolidated)

(Domestic Standard)	Jun. 30, 2022		Mar. 31, 2022 (B)	Jun. 30, 2022
	(A)	(A)-(B)		
(1) Capital adequacy ratio (4)÷(5)	10.18%	0.37%	9.81%	10.17%
(2) Basic core capital	334.0	4.9	329.1	335.5
(3) Adjustment core capital	28.7	(0.4)	29.2	30.8
(4) Capital (2)-(3)	305.2	5.4	299.8	304.7
(5) Total risk weighted assets	2,997.4	(58.8)	3,056.3	2,995.0
(6) Total required capital (5)×4%	119.8	(2.3)	122.2	119.8

(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

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