



August 8, 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 First Quarter of FY2023 ending March 31, 2024

Mebuki Financial Group, Inc. announces capital adequacy ratio for the first quarter of FY2023 ending March 31, 2024 as follows;

1. Mebuki Financial Group, Inc.

(Consolidated)

(¥Bn)

(Domestic Standard)	Jun. 30, 2023		Mar. 31, 2023
	(A)	(A)-(B)	(B)
(1) Capital adequacy ratio (4)÷(5)	13.59%	0.27%	13.32%
(2) Basic core capital	882.5	15.7	866.7
(3) Adjustment core capital	39.6	0.9	38.6
(4) Capital (2)-(3)	842.8	14.7	828.0
(5) Total risk weighted assets	6,198.5	(14.8)	6,213.4
(6) Total required capital (5)×4%	247.9	(0.5)	248.5

2. The Joyo Bank, Ltd.

(Consolidated)

(¥Bn)

(¥Bn)

(Non-consolidated)

(Domestic Standard)	Jun. 30, 2023		Mar. 31, 2023	Jun. 30, 2023
	(A)	(A)-(B)	(B)	
(1) Capital adequacy ratio (4)÷(5)	14.80%	(0.06%)	14.86%	14.59%
(2) Basic core capital	548.5	3.4	545.1	534.9
(3) Adjustment core capital	20.2	4.3	15.8	14.4
(4) Capital (2)-(3)	528.3	(0.8)	529.2	520.5
(5) Total risk weighted assets	3,569.5	8.9	3,560.5	3,566.0
(6) Total required capital (5)×4%	142.7	0.3	142.4	142.6

3. The Ashikaga Bank, Ltd.

(Consolidated)

(¥Bn)

(¥Bn)

(Non-consolidated)

(Domestic Standard)	Jun. 30, 2023		Mar. 31, 2023	Jun. 30, 2023
	(A)	(A)-(B)	(B)	
(1) Capital adequacy ratio (4)÷(5)	12.42%	0.23%	12.19%	12.40%
(2) Basic core capital	340.0	5.6	334.4	341.5
(3) Adjustment core capital	23.0	0.0	23.0	25.2
(4) Capital (2)-(3)	316.9	5.5	311.4	316.3
(5) Total risk weighted assets	2,551.1	(3.3)	2,554.5	2,549.4
(6) Total required capital (5)×4%	102.0	(0.1)	102.1	101.9

(Note)

1. Risk-weighted assets are calculated as follows.

Credit risk assets: Foundation Internal Ratings-Based Approach

Operational risk equivalent : Standardised Measurement 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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