



February 12, 2025

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 Third Quarter of FY2024 ending March 31, 2025

Mebuki Financial Group, Inc. announces capital adequacy ratio for the third quarter of FY2024 ending March 31, 2025 as follows;

1. Mebuki Financial Group, Inc.

(Consolidated)

(¥Bn)

(Domestic Standard)	Dec. 31, 2024 (A)	(A)-(B)	Sep. 30, 2024 (B)
(1) Capital adequacy ratio (4)÷(5)	12.37%	(0.06%)	12.43%
(2) Basic core capital	914.2	8.1	906.1
(3) Adjustment core capital	61.4	0.4	60.9
(4) Capital (2)-(3)	852.8	7.6	845.1
(5) Total risk weighted assets	6,889.9	94.6	6,795.3
(6) Total required capital (5)×4%	275.5	3.7	271.8

2. The Joyo Bank, Ltd.

(Consolidated)

(¥Bn)

(¥Bn)

(Non-consolidated)

(Domestic Standard)	Dec. 31, 2024 (A)	(A)-(B)	Sep. 30, 2024 (B)
(1) Capital adequacy ratio (4)÷(5)	13.29%	0.00%	13.29%
(2) Basic core capital	569.4	8.8	560.5
(3) Adjustment core capital	39.1	(0.2)	39.3
(4) Capital (2)-(3)	530.3	9.1	521.2
(5) Total risk weighted assets	3,990.3	71.1	3,919.1
(6) Total required capital (5)×4%	159.6	2.8	156.7

Dec. 31, 2024
13.17%
543.5
18.6
524.9
3,984.3
159.3

3. The Ashikaga Bank, Ltd.

(Consolidated)

(¥Bn)

(¥Bn)

(Non-consolidated)

(Domestic Standard)	Dec. 31, 2024 (A)	(A)-(B)	Sep. 30, 2024 (B)
(1) Capital adequacy ratio (4)÷(5)	11.85%	0.18%	11.67%
(2) Basic core capital	358.5	7.5	350.9
(3) Adjustment core capital	27.7	0.0	27.7
(4) Capital (2)-(3)	330.7	7.5	323.2
(5) Total risk weighted assets	2,789.0	19.9	2,769.0
(6) Total required capital (5)×4%	111.5	0.7	110.7

Dec. 31, 2024
11.83%
356.0
26.1
329.8
2,787.3
111.4

(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

Inquires: Corporate Planning Department Shinichi Onose +81-29-300-2605