



August 6, 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 First Quarter of FY2025 ending March 31, 2026

Mebuki Financial Group, Inc. announces capital adequacy ratio for the first quarter of FY2025 ending March 31, 2026 as follows;

### 1. Mebuki Financial Group, Inc.

(Consolidated)

(¥Bn)

(Domestic Standard)	Jun. 30, 2025 (A)	(A)-(B)	Mar. 31, 2025 (B)
(1) Capital adequacy ratio (4)÷(5)	12.27%	0.07%	12.20%
(2) Basic core capital	911.6	0.4	911.2
(3) Adjustment core capital	62.7	0.9	61.7
(4) Capital (2)-(3)	848.9	(0.5)	849.4
(5) Total risk weighted assets	6,914.7	(43.7)	6,958.5
(6) Total required capital (5)×4%	276.5	(1.7)	278.3

### 2. The Joyo Bank, Ltd.

(Consolidated)

(¥Bn)

(¥Bn)

(Non-consolidated)

(Domestic Standard)	Jun. 30, 2025 (A)	(A)-(B)	Mar. 31, 2025 (B)
(1) Capital adequacy ratio (4)÷(5)	13.01%	0.42%	12.59%
(2) Basic core capital	564.3	14.0	550.2
(3) Adjustment core capital	40.0	0.0	39.9
(4) Capital (2)-(3)	524.3	13.9	510.3
(5) Total risk weighted assets	4,028.1	(23.5)	4,051.7
(6) Total required capital (5)×4%	161.1	(0.9)	162.0

Jun. 30, 2025
12.89%
539.7
21.0
518.6
4,022.9
160.9

### 3. The Ashikaga Bank, Ltd.

(Consolidated)

(¥Bn)

(¥Bn)

(Non-consolidated)

(Domestic Standard)	Jun. 30, 2025 (A)	(A)-(B)	Mar. 31, 2025 (B)
(1) Capital adequacy ratio (4)÷(5)	12.06%	0.35%	11.71%
(2) Basic core capital	362.9	8.1	354.7
(3) Adjustment core capital	28.2	0.3	27.9
(4) Capital (2)-(3)	334.7	7.8	326.8
(5) Total risk weighted assets	2,774.5	(14.3)	2,788.9
(6) Total required capital (5)×4%	110.9	(0.5)	111.5

Jun. 30, 2025
12.03%
360.7
26.9
333.7
2,773.4
110.9

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

End

**Inquires:** Corporate Planning Department Masaki Tanaka +81-29-300-2605