



August 11, 2020

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 First Quarter of FY2020 ending March 31, 2021

Mebuki Financial Group, Inc. announces capital adequacy ratio for the first quarter of FY2020 ending March 31, 2021 as follows;.

1. Mebuki Financial Group, Inc.

(Consolidated)

(¥Bn)

(Domestic Standard)	Jun. 30, 2020 (A)	(A)-(B)	Mar. 31, 2020 (B)
(1) Capital adequacy ratio (4)÷(5)	11.17%	0.22%	10.95%
(2) Basic core capital	841.4	13.3	828.1
(3) Adjustment core capital	49.2	2.1	47.1
(4) Capital (2)-(3)	792.1	11.1	780.9
(5) Total risk weighted assets	7,088.3	(39.5)	7,127.8
(6) Total required capital (5)×4%	283.5	(1.5)	285.1

2. The Joyo Bank, Ltd.

(Consolidated)

(¥Bn)

(¥Bn)

(Non-consolidated)

(Domestic Standard)	Jun. 30, 2020 (A)	(A)-(B)	Mar. 31, 2020 (B)	Jun. 30, 2020
(1) Capital adequacy ratio (4)÷(5)	12.61%	0.39%	12.22%	12.08%
(2) Basic core capital	517.8	8.8	508.9	503.3
(3) Adjustment core capital	18.0	2.0	16.0	27.2
(4) Capital (2)-(3)	499.7	6.8	492.8	476.1
(5) Total risk weighted assets	3,961.8	(69.0)	4,030.9	3,938.9
(6) Total required capital (5)×4%	158.4	(2.7)	161.2	157.5

3. The Ashikaga Bank, Ltd.

(Consolidated)

(¥Bn)

(¥Bn)

(Non-consolidated)

(Domestic Standard)	Jun. 30, 2020 (A)	(A)-(B)	Mar. 31, 2020 (B)	Jun. 30, 2020
(1) Capital adequacy ratio (4)÷(5)	9.16%	(0.30%)	9.46%	9.01%
(2) Basic core capital	313.4	(6.4)	319.8	316.6
(3) Adjustment core capital	30.6	0.1	30.4	38.6
(4) Capital (2)-(3)	282.8	(6.5)	289.4	278.0
(5) Total risk weighted assets	3,084.4	26.3	3,058.1	3,085.1
(6) Total required capital (5)×4%	123.3	1.0	122.3	123.4

(Note)

1. Mebuki Financial Group, Inc., The Joyo Bank, Ltd., and The Ashikaga Bank, Ltd. calculated each risk weighted assets according to the foundation internal rating-based approach.
2. Mebuki Financial Group, Inc., The Joyo Bank, Ltd., and The Ashikaga Bank, Ltd. calculated each operational risk equivalent according to TSA (the standardized approach).
3. 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/) .

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Inquires: Corporate Planning Department Koichi Komatsuzaki +81-29-300-2605