



February 6, 2026

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 FY2025 ending March 31, 2026

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

1. Mebuki Financial Group, Inc.

(Consolidated)

(¥Bn)

(Domestic Standard)	Dec. 31, 2025 (A)	(A)-(B)	Sep. 30, 2025 (B)
(1) Capital adequacy ratio (4)÷(5)	12.66%	0.29%	12.37%
(2) Basic core capital	933.8	13.1	920.7
(3) Adjustment core capital	64.4	0.9	63.5
(4) Capital (2)-(3)	869.4	12.2	857.1
(5) Total risk weighted assets	6,866.6	(60.2)	6,926.9
(6) Total required capital (5)×4%	274.6	(2.4)	277.0

2. The Joyo Bank, Ltd.

(Consolidated)

(¥Bn)

(¥Bn)

(Non-consolidated)

(Domestic Standard)	Dec. 31, 2025 (A)	(A)-(B)	Sep. 30, 2025 (B)	Dec. 31, 2025
(1) Capital adequacy ratio (4)÷(5)	13.28%	0.15%	13.13%	13.16%
(2) Basic core capital	581.2	11.3	569.8	557.5
(3) Adjustment core capital	42.3	0.3	41.9	24.3
(4) Capital (2)-(3)	538.9	10.9	527.9	533.2
(5) Total risk weighted assets	4,056.3	35.5	4,020.8	4,050.6
(6) Total required capital (5)×4%	162.2	1.4	160.8	162.0

3. The Ashikaga Bank, Ltd.

(Consolidated)

(¥Bn)

(¥Bn)

(Non-consolidated)

(Domestic Standard)	Dec. 31, 2025 (A)	(A)-(B)	Sep. 30, 2025 (B)	Dec. 31, 2025
(1) Capital adequacy ratio (4)÷(5)	12.77%	0.73%	12.04%	12.73%
(2) Basic core capital	372.4	7.7	364.6	370.1
(3) Adjustment core capital	29.0	0.4	28.6	27.8
(4) Capital (2)-(3)	343.3	7.3	336.0	342.2
(5) Total risk weighted assets	2,687.7	(102.4)	2,790.2	2,686.7
(6) Total required capital (5)×4%	107.5	(4.0)	111.6	107.4

(Note)

- Risk-weighted assets are calculated as follows.
Credit risk assets: Foundation Internal Ratings-Based Approach
Operational risk equivalent : Standardised Measurement Approach
- 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 Masaki Tanaka +81-29-300-2605