

February 14, 2020

Company name: Aozora Bank, Ltd.
Name of representative: Shinsuke Baba, President and CEO
Listed exchange: TSE, Code 8304
Contact: Yoshinari Takasaki, Joint General Manager
Financial Control Division (03 6752 1111)

Capital Adequacy Ratio as of December 31, 2019

TOKYO February 14, 2020 - Aozora Bank, Ltd. today announced its capital adequacy ratio as of December 31, 2019, based on the Basel III standards as stated below.

Consolidated capital adequacy ratio (domestic standard) remained at an adequate level, 10.29%.

【Consolidated (domestic standard)】

(million yen)

		Dec. 31, 2019	Sep. 30, 2019	Mar. 31, 2019
(1) Capital adequacy ratio	(4)÷(5)	10.29%	10.34%	10.27%
(2) Core capital: instruments and reserves		489,563	483,415	477,592
(3) Core capital: regulatory adjustments		16,351	16,337	15,733
(4) Regulatory capital	(2)-(3)	473,211	467,077	461,859
(5) Risk-weighted assets		4,595,285	4,513,566	4,493,166
(6) Total required capital	(5)×4%	183,811	180,542	179,726

【Non-consolidated (domestic standard)】

(million yen)

		Dec. 31, 2019	Sep. 30, 2019	Mar. 31, 2019
(1) Capital adequacy ratio	(4)÷(5)	10.26%	10.29%	10.19%
(2) Core capital: instruments and reserves		483,522	477,384	470,982
(3) Core capital: regulatory adjustments		11,688	11,716	11,454
(4) Regulatory capital	(2)-(3)	471,834	465,667	459,527
(5) Risk-weighted assets		4,596,455	4,521,361	4,507,275
(6) Total required capital	(5)×4%	183,858	180,854	180,291

Note: Consolidated and non-consolidated capital adequacy ratios are calculated based on the FSA Notice Number 19, issued in 2006.

The 'Composition of Capital Disclosure' is available on our website at
<https://www.aozorabank.co.jp/english/ir/library/>.

End