

August 15, 2023

Company name: Aozora Bank, Ltd.
Name of representative: Kei Tanikawa, President and CEO
Listed exchange: TSE Prime Market, Code 8304
Contact: Shinji Kawai, Joint General Manager
Financial Management Division (03 6752 1111)

Capital Adequacy Ratio as of June 30, 2023

TOKYO August 15, 2023 — Aozora Bank, Ltd. today announced its capital adequacy ratio as of June 30, 2023, based on the Basel III standards as stated below. The consolidated capital adequacy ratio (domestic standard) remained at an adequate level of 9.42%.
The CET1 ratio (Common Equity Tier 1 ratio) was approximately 7.1%.

[Consolidated (domestic standard)]

		(million yen)	
		June 30, 2023	March 31, 2023
(1) Capital adequacy ratio	(4)÷(5)	9.42%	9.43%
(2) Core capital: instruments and reserves		518,968	512,968
(3) Core capital: regulatory adjustments		22,914	22,872
(4) Regulatory capital	(2)–(3)	496,053	490,096
(5) Risk-weighted assets		5,264,753	5,195,885
(6) Total required capital	(5)×4%	210,590	207,835

[Non-consolidated (domestic standard)]

		(million yen)	
		June 30, 2023	March 31, 2023
(1) Capital adequacy ratio	(4)÷(5)	8.90%	8.99%
(2) Core capital: instruments and reserves		480,075	479,091
(3) Core capital: regulatory adjustments		12,241	12,138
(4) Regulatory capital	(2)–(3)	467,834	466,952
(5) Risk-weighted assets		5,253,032	5,192,445
(6) Total required capital	(5)×4%	210,121	207,697

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/results/>.