



November 15, 2024

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 Name of representative: Hideto Oomi, President and CEO
 Listed exchange: TSE Prime Market, Code 8304
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Aozora Announces Second Quarter Dividend

TOKYO November 15, 2024 — Aozora Bank, Ltd. ('Aozora' or 'the Bank') today announced that the Bank's Board of Directors resolved to pay a dividend from retained earnings for the second quarter of FY2024 (record date: September 30, 2024) as described below. The quarterly dividend per common share is 19 yen, 25% of the full-year dividend forecast of 76 yen.

Details of Common Stock Dividend Payments from Retained Earnings

	Dividend (FY2024 2 nd quarter)	Most recent forecast	Previous results (FY2023 2 nd quarter)
Record date	September 30, 2024	September 30, 2024	September 30, 2023
Dividend per common share	19 yen	To be determined	38 yen
Total dividend amount	2,629 million yen	-	4,439 million yen
Effective date	December 16, 2024	-	December 15, 2023
Source of payments	Retained earnings	-	Retained earnings

Reference: Common Stock Dividend

	Dividend per common share				
Record date	June 30 (1 st quarter)	September 30 (2 nd quarter)	December 31 (3 rd quarter)	March 31 (4 th quarter)	Total
Forecast for FY2024			-	-	76 yen
Payments in FY2024	19 yen	19 yen			
Payments in FY2023	38 yen	38 yen	0 yen	0 yen	76 yen

(Note 1) The Bank will determine the quarterly dividend per share for the 3rd quarter of FY2024 onwards in consideration of quarterly financial results.

(Note 2) Aozora has decided not to revise the original FY2024 full-year dividend forecast that was announced on May 13, 2024.